

Whitewallet Terms and Conditions

By these Terms and Conditions, **Clear White Solutions Limited**, a company registered under the laws of the British Virgin Islands, (hereinafter referred to as “**We**”, “**Us**,” or “**Our**”) provides a non-custodial wallet software services via Whitewallet (hereinafter - “**Services**”).

We emphasize that while using any or all of Our Services you are considered to have read the entire Terms carefully, understood, and fully accepted them. If you do not accept these Terms, you shall refrain from using the Services and leave it immediately. Your ongoing use of Whitewallet Services constitutes acceptance of these Terms.

We reserve the right to change these Terms at any time. Any such changes concerning your use of Whitewallet will take effect immediately when being posted. Your continued use of Whitewallet Service following any such change will signify your acceptance of being bound by the current Terms. Please check the effective date above to determine if there have been any changes since you last reviewed these Terms.

WE DO NOT ENDORSE OR RECOMMEND SPECIFIC DIGITAL ASSET TRANSACTIONS OR OPERATIONS OR IN ANY WAY PROVIDE FINANCIAL ADVICE OR FORECASTS. ALL DECISIONS REGARDING THE USE OF THE WALLET AND ENGAGEMENT IN DIGITAL ASSET ACTIVITIES ARE MADE AT YOUR OWN DISCRETION AND RISK.

YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT AS THE WHITE WALLET SERVICE IS A NON-CUSTODIAL WALLET, **YOU ARE SOLELY RESPONSIBLE** FOR YOUR FUNDS, ACTIVITIES, AND ANY RISKS OF LOSS AT ALL TIMES.

Definitions

In addition to the other terms defined elsewhere in these Terms, the following terms shall have the meanings ascribed to them below:

- **Whitewallet; Wallet** - non-custodial wallet software. Whitewallet is considered to be a part of the Whitechain ecosystem.
- **Whitechain** - Low-cost, fast, and secure EVM blockchain platform (<https://whitechain.io/>).
- **Services** - non-custodial wallet software services that are **limited** to generating and/or importing of the wallet, digital asset deposit, storage, and withdrawal.
- **Application** - Whitewallet mobile application via which you may access and use the Services
- **Digital asset** - means the digital currency and/or tokens that (as a rule) have no central issuer and are distributed directly between the owners of such currency and tokens, designed to work as a medium of exchange that uses strong cryptography to secure transactions, control the creation of additional units, and verify the transfer of assets (e.g. BTC, ETH, LTC, etc.).
- **Seed phrase** - a sequence of twelve (12) random words in a specific order that stores the data required to access Whitewallet and its Services.
- **Third-party** - third-party software, information and/or technology provider, whose products, information, or services might assist Whitewallet in providing the Services.

The singular of any aforementioned term shall include the plural, and the plural of any term shall include the singular.

Service Description

Whitewallet Service is a non-custodial wallet software for digital assets including cryptocurrencies, which implies the full ownership and control of the assets along with the responsibility of storing and securing the private keys solely by the wallet owner.

The Service offerings are limited to the following:

- Creation of new or importing compatible wallets generated by other (third-party) wallet tools/providers that are intended for sending, receiving and storing Digital assets;
- Storage and managing of your Digital assets;
- Execution of transactions (sending and receiving Digital assets);
- Viewing the transaction on different Blockchain Network Explorers;
- Checking the transaction history.

Use of Service

a. Eligibility. To be eligible to use any Services via Whitewallet, you must be at least eighteen (18) years old and be able to form legally binding contracts. If you are using our Services on behalf of a legal entity, you further represent and warrant that: (a) the legal entity is duly organized and validly exists under the applicable laws of the jurisdiction of its organization; and (b) you are duly authorized by such legal entity to act on its behalf. You can only use our Services if permitted under the laws of your jurisdiction. Please make sure that these Terms comply with all laws, rules, and regulations that apply to you. By using the Services, you represent and warrant that you meet all eligibility requirements that we outline in these Terms. We may still refuse to let certain people access or use Whitewallet, however, and we reserve the right to change our eligibility criteria at any time.

We draw your attention to the fact that the use of the Service is governed by the international compliance requirements and requirements of economic sanctions. By depositing or withdrawing Digital assets through the Whitewallet, you agree to comply with these requirements. You are **not allowed to perform Transactions via Service if:**

- You are in or under control or are a citizen or resident of FATF blacklisted countries and/or countries subject to the United Nations Security Council Sanctions List, the European Union or HM Treasury's financial sanctions regimes, the United States embargo (a "**Sanctioned Country**"), or if you are a person on EU or HM Treasury's financial sanctions regime or the U.S. Treasury Department's Specially Designated Nationals List or the U.S. Commerce Department's Denied Persons List); or
- You are a citizen and/or a resident of Afghanistan, Algeria, Angola, Bangladesh, Belarus, Bolivia, Brunei, Burundi, China, Colombia, Congo, Democratic Republic of the Congo, Egypt, Federal Republic of Ambazonia, Ghana, Honduras, India, Iran, Iraq, Jordan, Kosovo, Kuwait, Lebanon, Libya, Malawi, Morocco, Myanmar (Burma), Namibia, Nepal, Nicaragua, Niger, North Korea, North Macedonia, Palestine, Pakistan, Puerto Rico, Russia, Rwanda, Samoa, Saudi Arabia, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Temporarily occupied territories of Georgia, Temporarily occupied territories of Ukraine, Territory of Guam, The Northern Mariana Islands, Transnistria, Trinidad and Tobago, Tunisia,

Turkish Republic of Northern Cyprus, USA, U.S. Virgin Islands, Venezuela, Vietnam, Western Sahara, Yemen, Zimbabwe or a legal entity whose authorized capital is owned by such citizen and/or resident;

b. Service activation: Whitewallet will create for you a new Wallet or You can import a compatible (created within the blockchains supported on Whitewallet) wallet created by other wallet tools to use the Services. While you create a new wallet, you will be requested to create a master Seed phrase. You must provide the security of the Seed phrase and ensure that it is manually backed up. You acknowledge and agree that you bear full and sole responsibility for safekeeping the Seed phrase, as well as your Wallet address and private key access information. When you create a Wallet, We neither receive nor store your Seed phrase. In case you lose it or if it is stolen, you must be aware that your Wallet address and corresponding Digital assets will no longer be reachable. In such cases, We are not able to provide any Wallet recovery actions and thus shall have no liability whatsoever.

- *Upon creation of the Wallet, the additional Wallets on other supported networks will be created automatically;*
- *In case of importing external wallet address created on another network into Whitewallet, the additional Wallets on other supported networks will also be created automatically.*

You will be responsible for maintaining the confidentiality of your Wallet and all the activities that occur under your Wallet. You agree to immediately notify us of any unauthorized use of your Wallet, or any other breach of security. We will not be liable for any loss or damage arising from your failure to comply with these Terms. When you create a Wallet, you are strongly advised to take precautions to avoid loss of access to and/or control over your Wallet. Suggested measures include, but are not limited to, the following: (a) using the backup functionality provided by the Wallet; (b) maintaining the security of your Wallet by protecting the login data, device, Seed phrase, etc. associated with your Wallet by, for example, limiting access to your device and your Wallet; and (c) promptly notifying us if you discover or otherwise suspect any security breaches related to your Wallet.

c. Security: To be completed, all proposed Digital Assets transactions must be confirmed and recorded in the Virtual Currency's associated public blockchain. Such networks are decentralized, peer-to-peer networks supported by independent third parties, which we do not own, control, or operate. We have no control over the Crypto Networks and, therefore, cannot and do not ensure that any transaction details that you submit via our Services will be confirmed and processed. By using Whitewallet Service, you acknowledge and agree that the transaction details you submit may not be completed, or may be substantially delayed, by the Networks.

You are aware that social engineering scams like pig butchering perpetrated by malicious third parties are a risk, and you agree that you and you alone are responsible for transactions or agreements with such third parties that may lead to injury. You agree that we are not responsible for verifying the legitimacy safety or suitability of any third-party applications or tokens that you may interact with or receive using our offerings. You are aware that there are technical measures in certain offerings that improve user safety, and you are solely responsible for understanding how they function and using them as appropriate.

You acknowledge and accept the inherent risks associated with Digital assets, including but not limited to: significant market volatility, potential technical software malfunctions, evolving regulatory landscapes that could impact usage of the Services, and cybersecurity risks. Additionally, you recognize that the underlying blockchain network may experience variable transaction costs and processing speeds, and that protocol upgrades could introduce unforeseen issues like bugs or vulnerabilities, potentially leading to loss of functionality or even funds. By using Whitewallet, you take full responsibility for these risks.

You are aware that the Application is exclusively available for download through authorized app stores: *Google Play Market* and *Apple App Store*. Downloading the Application from any other source is strictly prohibited and may compromise your security and privacy. We are not responsible for any risks or damages arising from downloading the application from unauthorized sources.

You are responsible for maintaining the confidentiality of your Wallet credentials and for all activities that occur under your Wallet. Notify us immediately of any unauthorized use of your Wallet.

d. Responsibility: Whitewallet is a non-custodial wallet which means that the Whitewallet does not have access to users' Seed-phrases. Therefore, We bear no responsibility if you are unable to access your Wallet for any reason such as failing to maintain the security of your Seed-phrase and any other information regarding your Wallet.

You are aware of the fact that the Services provided by Us do not include all existing Digital tokens. Our Services are only available in connection with supported Digital assets. We may add or remove support for Digital assets in the future. You shall not use or operate any Digital assets that Whitewallet does not support. We assume no liability in connection with any attempt to use assets other than supported Digital assets. The Digital assets that are supported by Whitewallet will be displayed in the Application and may be updated by Us at any time.

You confirm that you are aware of and agree that in case the Transaction destination address is not specified and/or is incorrectly indicated and/or if the reference number (*for example, memo*) is incorrectly specified; and/or if the Deposit is made from the network (*Token standard*) which is not supported by Whitewallet; and/or if the Withdrawal is made to the network (*Token standard*) which is not supported by the recipient; and/or if you have wrongly selected the network (*Token standard*); and/or if the wallet addresses specified with the incorrect memo (*Destination tag*); and/or if the other details of your transactions specified incorrectly, you may lose the funds, or it may cause delays. You are solely responsible for the mistake made in the transaction such as entering the incorrect wallet address, Blockchain network, base currency, or the wrong amount of Digital assets, etc.

The Digital asset's equivalent amounts and its exchange rate are specified according to the data obtained from Coingecko Platform (<https://www.coingecko.com>). The exchange rate is updated simultaneously as on Coingecko, nevertheless, you are acknowledged that there are possible delays in updating such information by Us, due to technical reasons.

Once transaction details have been submitted via the Whitewallet Service, We cannot assist you in canceling or otherwise modifying your transaction. Whitewallet has no control over any blockchain and cannot facilitate any cancellation or modification requests. You must ensure that you have an adequate balance in your Wallet and/or gas to complete transactions before initiating a transaction. You acknowledge and agree that we will not be liable for any failed transactions due to insufficient funds or gas associated with your Wallet. **ALL TRANSACTIONS ARE FINAL AND IRREVERSIBLE.** You can not refund or reverse transactions that were successfully performed.

We only provide you with the determined Services in these Terms. Whitewallet is not responsible for disputes outside the scope of its Services.

You are responsible for paying all taxable and other expenses incurred as a result of your transactions on Whitewallet.

e. Warranty: THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE", AND WITHOUT WARRANTY OF ANY KIND. TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE

DISCLAIM ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, RELATING TO THE SERVICES AND UNDERLYING SOFTWARE OR ANY ASPECT OF THE INFORMATION, CONTENT, OR THE SERVICES, WHETHER PROVIDED OR OWNED BY US, OR BY ANY THIRD-PARTY OR CONTAINED IN ANY THIRD PARTY MATERIALS OR ON ANY THIRD PARTY WEBSITES ACCESSIBLE OR LINKED TO OUR SERVICE OR THE SERVICES, INCLUDING WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, FREEDOM FROM COMPUTER VIRUS, AND ANY IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING, COURSE OF PERFORMANCE, OR USAGE IN TRADE, ALL OF WHICH ARE EXPRESSLY DISCLAIMED. IN ADDITION, WE DO NOT REPRESENT OR WARRANT THAT THE CONTENT ACCESSIBLE VIA THE SERVICE IS ACCURATE, COMPLETE, AVAILABLE, CURRENT, FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS, OR THAT THE RESULTS OF USING THE SERVICES WILL MEET YOUR REQUIREMENTS. WE DO NOT MAKE ANY REPRESENTATIONS OR GIVE WARRANTIES THAT THE ACCESS TO THE WHITEWALLET OR USE OF THE SERVICE AND THE FUNCTIONALITY THEREOF WILL BE CONTINUOUS, UNINTERRUPTED, TIMELY, OR ERROR-FREE. SOME STATES DO NOT ALLOW THE DISCLAIMER OF IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU.

Transactions and Fees

a. Transactions. For cryptocurrency transactions to be finalized, they necessitate confirmation and recording within the associated public blockchain of the Digital Asset. These networks operate as decentralized, peer-to-peer networks upheld by independent third parties, which we neither own, control nor operate. We lack authority over the blockchain networks and consequently cannot ensure the confirmation and processing of any transaction details submitted via our Services. By utilizing the Whitewallet, you explicitly acknowledge and consent that: (i) we cannot cancel or modify your transaction in any manner; (ii) the transaction details you submit may encounter non-completion or significant delays within the relevant blockchain networks; (iii) we do not engage in the storage, transmission, or reception of Digital Assets; and (iv) any transfer of a Digital Asset transpires exclusively within the pertinent blockchain network, not within a network under our ownership, hence, we provide no guarantee of title or rights transfer in any Digital Asset.

b. Transaction Fees. Your cryptocurrency transactions may incur fees (e.g. mining fees) mandated by the virtual currency system or blockchain network you are involved with. Prior to initiating a transaction, it is imperative to verify that your Wallet holds an adequate balance and/or 'gas' to facilitate the transaction. You acknowledge and consent that we bear no liability for any transaction failures or losses resulting from incorrectly set transaction fees (i.e., excessively low or high) or due to insufficient funds or gas linked to your Wallet's address. Furthermore, you expressly recognize that we lack access to your or any other party's transactional details.

Fees applicable to the Services or any component of the Services, if any, shall be set forth in the Whitewallet Application and will be displayed before any transaction, initiated by you. By fulfilling the transaction, you confirm that you are acknowledged with the Fee and agree with it.

c. Swaps. Whitewallet user interface enables peer-to-peer swaps of Digital assets through independent Third-Party providers, including decentralized exchanges and liquidity aggregators. These services are made available solely for your convenience and are used at your own risk. We do not own, operate, or

control these third-party services, nor do we endorse or assume responsibility for their content, operations, or performance.

Important: By using this function, you acknowledge and agree that you accept and assume all risks and consequences that may arise from the provision or use of this function.

You are solely responsible for your decisions and the resulting outcomes. In the event of an incorrect selection in selecting a swap pair, unfavorable market movement, or high volatility of Digital assets (including, but not limited to, such circumstances), We shall not be held liable for any loss, damage, or other consequences arising therefrom.

When you initiate a swap, all transaction parameters including, but not limited to, exchange quotes, rates, fees, and execution times, are determined by the respective Third-Party providers. Any estimates or information displayed within our interface are provided directly by these third parties and may be subject to change without notice. We do not guarantee the accuracy, completeness, or reliability of such information.

By initiating a swap you acknowledge and agree that: (i) all swaps are executed directly between you and the Third-Party providers and all necessary transactions will be performed to complete the swaps; (ii) Whitewallet is not a party to these transactions and do not facilitate, broker, or execute swaps on your behalf; (iii) we are not liable for any loss, failure, delay, or inaccuracies resulting from your use of the swap functionality or the performance of third-party Third-Party providers; (iv) you are solely responsible for evaluating and accepting the terms offered by the third parties, including exchange rates and any applicable fees.

d. Fiat On/Off-Ramp Services. Fiat purchase or sale of Digital assets accessible via the Application is provided solely by independent Third-party providers. We do not own, operate, control, execute, or guarantee any on/off-ramp transactions, and Whitewallet is not a party to them. By using an on/off-ramp, you enter into a direct relationship with the relevant Third-party and agree to its terms, fees, and KYC/AML checks and policies. We are not responsible for the availability, timing, execution, reversals, chargebacks, refunds, or any failure, error, or loss arising from any on/off-ramp transaction. All questions, complaints, disputes, or claims relating to on/off-ramp services must be addressed to the applicable Third-party provider. Any information shown in our interface regarding such services is provided by the Third-party and for your convenience only.

Non-Fungible Tokens

You may be able to store non-fungible tokens (“NFT”) on Whitewallet. The NFTs are supported only on networks, the list of which will be displayed in the Application and may be changed in any way by Us on Our sole description from time to time.

The Whitewallet acts as a secure storage and management tool for your NFTs. We do not own or control the underlying NFT assets. Ownership of your NFTs remains with you.

By using Whitewallet, you grant us a license to access, use, host, cache, store, copy, reproduce, transmit, display, publish, distribute, adapt and modify (for technical purposes, e.g., making sure content is viewable on smartphones as well as computers and other devices) the NFT Content in any and all media

or distribution methods (now known or later developed) solely as required to be able to operate and provide services of Whitewallet.

You hereby represent and warrant that you own all legal rights, title in and interest to, including all intellectual property rights to the content associated with the NFT ("NFT Content"), or you are legally authorized by the owner of the intellectual property in the NFT Content to store the NFTs on Whitewallet. We disclaim any liability for actions that violate the intellectual property rights of others.

We do not monitor the NFTs and NFT Content stored on Whitewallet for any infringement of a third party's intellectual property rights. Accordingly, we assume no liability for any action regarding any content provided by you.

We may take steps to restrict access to or remove the NFT in accordance with applicable law.

You further acknowledge and agree it is your sole responsibility to carry out all necessary due diligence for all your activities relating to NFTs, and you represent and warrant that you have not and are not relying on, and shall have no remedies, in respect of any statement or representation made by us in relation to any transfer or interaction otherwise with any NFTs.

In-App Advertising

Whitewallet may display in-app advertisements ("Advertisements") from third-party advertisers ("Advertisers"). These Advertisements are intended to support the ongoing development and maintenance of the Application.

We may collect certain data regarding your activity within the Whitewallet for the purpose of delivering targeted Advertisements. This data may include, but is not limited to, the features you access, the frequency of your use, and any anonymized user information. However, we will never share any personally identifiable information with Advertisers without your explicit consent.

For a more comprehensive understanding of how we collect and utilize user data, please refer to the Privacy Policy located at the website of Advertiser.

We are not responsible for the content or accuracy of any Advertisements displayed within the Whitewallet. Any interactions you have with Advertisers, including the purchase of goods or services, are solely between you and the Advertiser.

By using the Whitewallet, you acknowledge and accept the presence and display of Advertisements within the Application.

Bridging

The service of bridging is designed to facilitate the secure and efficient transfer of digital assets, enabling interoperability and expanding the usability of blockchain technologies for users.

The blockchain bridging process facilitated through the service occurs between the Whitechain Blockchain (hereinafter referred to as "**Whitechain Blockchain**") and other Blockchains defined by Us (hereinafter referred to as "**Available Blockchains**") (together referred to as "**Blockchains**"). The list of Available Blockchains is determined solely by Us and may be updated or modified at Our discretion

without prior notice. You acknowledge and agree that the availability of Available Blockchains for bridging is subject to change based on technical, security, or operational considerations as determined by Us.

The service operates on a non-custodial basis, meaning that We do not hold or manage users' digital assets at any point.

When the user initiates a transaction through the service of bridging, the system allows a specified period for validation and confirmation. If the required conditions are met, the funds are automatically transferred to the address provided by the user. Once the block in the Blockchain containing the transaction is validated, the process is completed automatically.

To facilitate the bridging of digital assets between Blockchains, users must provide the following mandatory details:

- **Direction of bridging:** users should specify the source Blockchain and the target Blockchain for the Transaction.
- **Recipient address:** users should provide the wallet address to which the Digital assets will be sent. This may be either the user's own address or an address belonging to another party. The address must be a valid blockchain wallet address.
- **Amount:** users should enter the exact amount of digital assets to be transferred. The user bears full responsibility for ensuring the accuracy of the entered amount, as transactions on Blockchain networks are irreversible.

Users must review all Transaction details carefully before submission, as any errors may result in permanent loss of digital assets.

NOTE! ALL OPERATIONS INVOLVING DIGITAL ASSETS ARE IRREVERSIBLE, AS EACH CONFIRMED TRANSACTION IS PERMANENTLY RECORDED ON THE BLOCKCHAIN, MAKING ANY FURTHER ALTERATION OR REVERSAL IMPOSSIBLE.

In the event of a transaction initiated either from Whitechain Blockchain to an Available Blockchain or in the reverse direction (from an Available Blockchain to Whitechain Blockchain), We reserve the right to charge a Fee based on the estimated cost of processing the transaction and the value of the bridged tokens (hereinafter referred to as the "**Potential Fee**").

The Potential Fee is calculated based on current network conditions, blockchain congestion, the amount and market price of the bridged tokens, and the specific blockchains participating in the bridging process. This estimated fee is provided solely for informational purposes and reflects the anticipated cost of the transaction at the time of initiation.

The Potential Fee will be disclosed to the User prior to the initiation of the transaction to allow the user to review the estimated costs. However, the Potential Fee is not final and may change due to dynamic factors influencing blockchain networks during the processing of the transaction, such as fluctuations in network conditions, congestion, or changes in protocol Fees and other factors. Upon execution of the transaction, the actual cost of processing the transaction will be calculated and charged as the Final Fee (hereinafter referred to as the "**Final Fee**"). The Final Fee represents the definitive cost incurred for completing the transaction and will be determined at the time of execution.

For example, if the Potential Fee is estimated at 0.02 ETH, but the actual Final Fee calculated during the execution of the transaction amounts to 0.025 ETH due to changes in blockchain conditions, the Final Fee of 0.025 ETH will be deducted from the user's transaction amount.

Both the **Potential Fee** and the **Final Fee** will be displayed to the user at the time the transaction is initiated. The Potential Fee serves as an estimate for informational purposes, while the Final Fee reflects the actual cost and will be the amount deducted upon completion of the Transaction.

By using the service, you acknowledge and agree that We do not assume any responsibility or liability for the processing of transactions once they have been initiated and submitted to the Blockchain networks. A transaction refers to the transfer of digital assets between the Whitechain Blockchain and any Available Blockchain, including the creation, signing, and submission of such transfers for validation and execution by the relevant Blockchain networks.

In particular, should a transaction be subjected to delays or disruptions due to factors such as network congestion, Blockchain maintenance, system upgrades, protocol changes, or any other circumstances outside Our control, We shall not be liable for any loss, damage, or inconvenience incurred by the user as a result. This includes but is not limited to, delays caused by the Blockchain's validators, miners, or other third-party services involved in the processing and finalization of the Transaction.

By initiating a transaction, you fully acknowledge that the processing of such a transaction is entirely dependent on the functioning and operation of the respective Blockchains and the parties involved there in. We cannot guarantee the timely or successful completion of any transaction and shall not be liable for any consequences arising from the actions or omissions of third-party Blockchain networks, validators, or other external factors.

You agree that We are not responsible for, and you accept all risks associated with, any delays, failures, or issues in the execution or completion of a transaction, and that such risks are inherent to the use of Blockchain technology.

Notifications

Whitewallet will send you notifications in the form of announcements, pop-up prompts or client notifications, and push notifications and/or via the “**Discover**” page. Please promptly pay attention to them and take requested actions (if any), as far as the aforementioned notifications are considered to be the official means of communication.

By using Our Services, you agree and consent to receive electronically all communications, agreements, documents, notices and disclosures that we provide in connection with your Wallet and your use of the Services.

You confirm that you acknowledge that any and all notifications, messages, and instructions sent via the “**Discover**” page of the Application, are official.

Additionally, you may agree to receive push notifications from Us that will alert you when blockchain networks supported by Whitewallet are congested and when transactions involving your Wallet have been completed etc.

Privacy Policy

Your use of the Service is also governed by our Privacy Policy, which outlines how we collect, use, and disclose information. By using the Service, you consent to our collection and use of your information in accordance with our [Privacy Policy](#).

Risk Disclaimer

- a. Cryptocurrency Investments:* Investing in cryptocurrencies involves risks. The value of cryptocurrencies can fluctuate significantly, and you may incur losses.
- b. No Financial Advice:* The information provided by the Service does not constitute financial advice. You should conduct your research and seek professional advice before making any investment decisions.
- c. Accuracy of Information:* Your representation and warranty affirm that any information furnished through the Services is accurate and comprehensive. You acknowledge that we bear no responsibility for errors or omissions made by you during any Digital Asset transactions initiated via the Services. We strongly advise a thorough review of your transaction details before attempting any Digital Asset transfer.
- d. Digital Asset Risk Acknowledgment and User Competence:* You acknowledge and agree that you are financially and technically sophisticated enough to understand the inherent risks associated with using Digital assets and blockchain-based services. We have no control over, or liability for, any Digital assets that you may purchase, sell, or otherwise interact with through the Services. You accept full responsibility for transacting in Digital assets using the Services and for conducting your own independent analysis of the associated risks.

You further agree that we do not verify, endorse, or guarantee the legitimacy, safety, security, or suitability of any Third-party applications, smart contracts, or Digital assets that you may choose to interact with or receive through our platform. Your decision to engage with any such third-party assets or applications is made entirely at your own risk.

Prohibited Use

Subject to the terms and conditions herein, you are granted a limited, non-transferable license to access and utilize the Service, along with its associated content, materials, and information ('Content'), solely as

permitted within this Agreement. Any use of the Service or Content beyond the scope outlined in this Agreement is expressly prohibited. All rights, titles, and interests in the Service or Content exclusively belong to Whitewallet and its licensors.

You agree not to engage in actions including but not limited to copying, transmitting, distributing, selling, licensing, reverse engineering, modifying, publishing, or participating in the transmission or sale of any Content, except as explicitly allowed under this Agreement, whether in whole or in part.

Whitewallet explicitly prohibits transactions related to illicit activities, fund obfuscation, illegal services, fraudulent schemes, pyramidal structures, dark web activities, extortion, money laundering, terrorist financing, subjects under sanction regimes, and other activities posing unacceptable risks to Whitewallet.

You agree not to break any laws while using our Services. If it is determined that you have violated these Terms and/or any applicable laws, we retain all rights and legal remedies and will take appropriate measures provided by these Terms.

Intellectual Property

The Application is developed and owned by us. The intellectual property rights of any content displayed in the Application are owned by Us, our affiliates or third-party rights holders. We grant each user a non-exclusive and limited license to use the object code version of the Whitewallet software for non-commercial purposes. Each User may make a single copy of the Whitewallet software in object code form for archival or backup purposes. Users are prohibited from reverse engineering, decompiling or disassembling the Application or attempting to gain access to the source code of the Application.

All content and materials provided through the Services, including but not limited to, designs, text, graphics, pictures, information, data, and software, are the property of Whitewallet and are protected by copyright laws and other intellectual property rights laws. You agree not to reproduce, distribute, modify, or create derivative works from any content obtained from the Services.

All intellectual property rights with respect thereto and all rights not explicitly granted in these Terms are reserved by Whitewallet. You acknowledge the right of Whitewallet to seek and apply all legal and equitable remedies aimed to protect Our intellectual property rights including, without limitation, injunctive relief.

Whitewallet retains the sole ownership of its registered trademarks and logos, as well as copyrighted materials, thereby restricting anyone from using, modifying, reproducing, publicly transmitting, altering, distributing, or publishing them without the prior written consent of Us.

Upon accessing Whitewallet, you are granted a non-exclusive and limited license to access and use the Services for your personal and non-commercial use only, indicating that the provided materials and content may be applied strictly for the purpose of using the Services as specified in these Terms.

From time to time, you may choose to submit feedback to us. We may, in connection with Whitewallet, freely use, copy, disclose, license, distribute, and exploit any feedback in any manner without any obligation, royalty, or restriction based on intellectual property rights or otherwise. No feedback will be considered your Confidential Information, and nothing in these Terms limits our right to independently use, develop, evaluate, or market products or services, whether incorporating feedback or otherwise.

Limitation of Liability

To the fullest extent permitted by law, Whitewallet shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages, including but not limited to damages for lost profits, goodwill, use, data, or other intangible losses, resulting from the use or inability to use the Service.

Whitewallet does not offer general or personalized financial guidance to its Users. Nothing within Wallet should be interpreted as financial, legal, or tax advice. Users are strongly encouraged to seek personal financial, legal, tax, and accounting advice from independent professionals regarding the potential outcomes for them when using the Service.

Indemnity

To the extent permissible under applicable law, you agree to defend, indemnify, and hold us, our affiliates, and our respective shareholders, members, directors, officers, employees, attorneys, agents, representatives, suppliers, and contractors harmless from all claims, damages, obligations, losses, liabilities, torts, costs, debts, and expenses (including, but not limited to, attorney's fees) arising from (a) your access to and utilization of the Services; (b) any feedback or submissions regarding Whitewallet provided by you to us; (c) infringement of any Third Party Content; (d) your breach of the Terms; or (e) your violation of any law, regulation, or the rights of any third party.

Changes to Terms

We strive to continuously improve Our Services and adapt to the evolving landscape of the crypto industry. As a result, we may occasionally need to update these Terms. We will always make reasonable efforts to notify you of any changes to the Terms through prominent notifications within the Whitewallet Application.

Any changes we make to the Terms will be effective on the date they are published. Your continued use of the Whitewallet after the effective date constitutes your acceptance of the revised Terms.

We encourage you to periodically review the Terms to stay informed of any updates.

If you disagree with any changes made to the Terms, you have to stop using Our Services immediately.

If any part of the Terms is found to be unenforceable, the remaining provisions will still apply.

Termination

We may temporarily suspend the provision of the Services at any time **without prior notice** to you and will not be liable for any losses arising in the event of a suspension in such cases:

- (a) due to technical reasons such as equipment, blockchain maintenance, upgrades, failures, and communication interruptions;
- (b) force majeure factors including, but not limited to typhoons, earthquakes, tsunamis, floods, power outages, wars or terrorist attacks, viruses, Trojan horses, hacker attacks, system instability, government actions, where We cannot provide services or will have to suspend the provision of the Services to secure your Wallet, data, etc;
- (c) we reasonably believe that the provision of the Services involves legal, regulatory or business risks; or
- (d) other circumstances that we deem necessary to suspend the provision of Services at our sole discretion.

In case of temporary suspension of the Services provision, We will notify you when the Services are expected to be available again by mentioning the specific date of the event.

Whitewallet reserves the right in its sole discretion and without cost to you, with or without prior notice, and at any time, to modify or discontinue, temporarily or permanently, any portion of our Services.

Whitewallet Service shall not be held responsible or liable for any loss of Digital Assets if we discontinue or depreciate the Services.

Contact Information

If you have any questions about these Terms, please contact us at support@whitewallet.app.

By using the Service, you agree to these Terms. If you do not agree with these Terms, please do not use the Service.