

TURE WALLET TERMS OF SERVICE

Effective Date: January 22, 2019

These Terms of Service (“Terms”) apply to the mobile “TURE Wallet” application (“App”), www.ture.global (“Site”) and other digital services offered by or on behalf of STORIQA Holding Limited (“STORIQA”), a company duly incorporated under the laws of Hong Kong (collectively, the “Services”). In these Terms, you are referred to as “you” or “your” and STORIQA is sometimes referred to as “we,” “our” or “us.”

The Services provide software tools for users to access and manage various features and functions related to digital assets including tokens, cryptocurrencies, virtual currencies or any other digital assets you own that are supported by the Services (collectively, “Digital Assets”), including interfacing with third party sources for certain information regarding the value of Digital Assets. We do not recommend that you use the Services unless you are familiar with Digital Assets, Blockchain technology. The App includes information about various Digital Assets, however, such inclusion or availability of information does not imply endorsement by STORIQA of such Digital Assets or any association with the operators of the Digital Assets. STORIQA includes or makes such information available for your convenience only. You understand and accept the inherent security risks of using the Internet.

PLEASE READ THESE TERMS CAREFULLY BEFORE YOU USE THE SERVICES. BY USING THE SERVICES, YOU AFFIRM THAT:

- YOU HAVE READ, UNDERSTAND, AND AGREE TO THESE TERMS; AND
- YOU ARE LEGALLY COMPETENT TO ENTER INTO A LEGAL AGREEMENT.

If you are using our Services on behalf of a business, then you affirm to STORIQA that you are authorized to agree to these Terms on behalf of the business.

The App is provided to you exclusively by STORIQA Holding Limited. The App is only capable of supporting certain Digital Assets. Under no circumstances should you attempt to store Digital Assets in your Wallet that the Wallet does not support.

If you do not agree to these Terms, then you must not use the Services.

1. PRIVACY POLICY

The terms on which we process any personal information that we collect from you or that you provide to us are described in our Privacy Policy, located at https://static.ture.global/privacy_policy.pdf. The Privacy Policy is incorporated into these Terms, and by using the Services, you agree to the Privacy Policy and consent to the processing of any personal information as described in the Privacy Policy and you warrant that all data that you provide is accurate.

2. CHANGES TO TERMS

The Effective Date of these Terms is set forth at the top of this page. As we add new features or for other legal, business, or regulatory reasons, we may revise or supplement these Terms, at which time we will update the Effective Date. We will provide you with advance notice of material revisions to these Terms. We will not make revisions that have a retroactive effect unless we are legally required to do so or to protect other users of the Services. Your continued use of the Services after the Effective Date constitutes your acceptance of these Terms, as amended. As of the Effective Date, the amended Terms supersede all previous versions of agreements, notices or statements about these Terms.

3. CONTENT OF THE SERVICES

STORIQA and its licensors (if any) retain full and complete title to all information and materials provided by STORIQA and its licensors on or through the Services, including any artwork, graphics, text, video and audio clips, trademarks, logos and other content (collectively, "TURE Content"). For purposes of clarification, TURE Content is part of the Services. All trademarks are the property of their respective owners.

If you agree to these Terms, then you may download, print and/or copy the Services solely for your own personal use.

Except for content that is in the public domain or unless STORIQA provides you with written authorization to do so, you may not:

- Incorporate any of the Services into any other work (such as your own website) or use them in any public or commercial manner;
- Copy, modify, reproduce, adapt, reverse engineer, distribute, frame, republish, upload, display, post, transmit, transfer, license or sell the Services in any form or by any means;
- Change any of the notices about copyright, trademarks or other intellectual property rights that may be part of the Services; or
- Scrape data or code from the Services.

Although we make reasonable efforts to update the information on the Services, we make no representations, warranties or guarantees, whether express or implied, that the Services are accurate, complete or up to date. Except as required by law, STORIQA disclaims any duty to update the information included on the Services. All information on the Services is subject to change without notice.

You do not acquire any right or interest in the Services, except for the limited use right expressly stated in these Terms. If you access and use the App, then STORIQA grants you a limited, non-exclusive, and nontransferable license to download, install, and use the App for your personal, non-commercial use on a mobile smartphone and/or tablet device owned or controlled by you (your "Device") on the terms and conditions set forth in these Terms.

4. USING THE SERVICES

You are responsible for the software, Device and other hardware, Internet service and mobile data service (and all associated fees) that you need to access and use the Services.

Eligibility: To access and use the Services, you must be a resident of a Permitted Region (see *Section 15* for details) and be the age of majority or older in your state or country of residence.

Tokens Exchange (EX): Users may achieve an exchange of digital assets on the third-party-developed digital assets exchange (www.exmo.com). STORIQA acts as an interface tool for Users to interact with the third party-developed exchange and displays relevant results of such an exchange.

Your Account: You may be required to create an account ("Account") to use certain features of the Services. When you create an Account, you must comply with the verification and setup process in order to use these Service features. You agree you will maintain your Account information to ensure that it is always current, complete and accurate. If you provide untrue, incomplete, misleading or inaccurate information, you understand that we have the right to terminate your Account and use of the Services.

Your Wallet: Once you create an Account, the Services will allow you to create one or more wallets that will enable you to review information and track the value of your Digital Assets (each, a "Wallet"). The Wallet is part of the Services. You may create more than one Wallet and may store such Wallet(s) on your Device(s). You agree to protect the security of your Account and your Device. You are also solely responsible for placing security measures on your Device. You are responsible for all use of your Account, including your login credentials (i.e., username and password) and activation codes and passwords. STORIQA treats access to the Services through your Account credentials as authorized by you. Unauthorized access to password-protected or secure areas is prohibited and may lead to criminal prosecution. Please immediately notify STORIQA using the contact information below if you

believe that information you provided to us is no longer secure or if you need to deactivate your Account or password.

Availability of the Services: We do not guarantee availability of the Services at all times of the day. The availability of the Services may be subject to limitations, delays and other problems inherent in the use of the Internet and electronic communications, blockchain network congestion or network issues, all of which are out of the control of STORIQA.

Updates to the Services: STORIQA may from time to time perform upgrades, updates, bug fixes, or error corrections to the Services (“Updates”) or otherwise make the Services unavailable. To the maximum extent authorized under applicable law, we reserve the right to change, remove, delete, restrict, block access to or stop providing any or all of the Services at any time and without notice. Except as expressly agreed in writing, STORIQA has no obligation to provide access to or support for the Services and is not responsible for any delay, delivery failure or other damage resulting from use of the Services. Updates are part of the Services and subject to these Terms. Your continued use of the Services after the Effective Date constitutes your acceptance of the Updates.

Based on your Device settings, when your Device is connected to the Internet either the App will automatically download and install all available Updates or may receive notice of or be prompted to download and install available Updates. Please promptly download and install all Updates to ensure that the App operates properly.

Restrictions on Your Use of the Services: You may use the Services for lawful, non-commercial purposes only. You agree that you will not (and you agree not to encourage or allow any third party to):

- Breach, test, circumvent (or attempt to breach, test or circumvent) any security, copy protection or rights management feature in the Services or otherwise attempt to gain unauthorized access to the Services, other users’ Accounts or STORIQA’s computer systems or networks;
- Copy, modify, translate, adapt or otherwise create derivative works or improvements (whether or not patentable) of any part of the Services;
- Decompile, reverse engineer, disassemble or decode the Services or otherwise attempt to derive or gain access to the source code of any part of the Services (unless applicable laws specifically prohibit such restriction); Remove, alter or obscure any copyright, trademark or other intellectual property or proprietary notices contained in the Services;
- Use any robot, spider, site search/retrieval application or other automated device, process or means to access, retrieve, scrape, data mine or index any portion of the Services;
- Distribute, rent, sublicense, lease, lend, sell, resell, assign, transfer, transmit, stream, broadcast or otherwise make available or exploit any features or functionality of the Services including through time-sharing, use of service bureau or by otherwise making the Services available on a network on which they are accessible by more than one device at any time;
- Reformat or frame any portion of the web pages that are part of the Services without STORIQA’s written consent;
- Negligently, recklessly, knowingly, or intentionally transmit or upload any material that contains viruses, time bombs, trojan horses, worms, malware, spyware, or any other programs that may be harmful or dangerous;
- Cause or launch any programs or scripts for the purpose of unduly burdening or hindering the operation and/or functionality of any aspect of the Services or otherwise interfere with others’ use and enjoyment of the Services;
- Create an Account under fraudulent pretenses;
- Engage in obscene, threatening, harassing, defamatory, libelous, deceptive, fraudulent, hateful, violent, abusive, pornographic or otherwise offensive or unlawful;
- Collect or store Personal Information (as defined in the Privacy Policy) about or otherwise invade the privacy of any other user without his or her express prior written consent; or
- Attempt to circumvent or evade any content filtering or blocking techniques we employ or attempt to access the Services from anywhere other than a Permitted Region, as defined below.

STORIQA’s Fees: STORIQA reserves the right to charge own fees for the Services. The up-to-date information on fee rates can be obtained on the Site or within the App.

The Services may offer text messaging (SMS or MMS) services for registered users. Message and data rates may apply. Once you opt-in to receive text messages from STORIQA, the frequency of text messages that we send to you depends on your transactions with us. All charges are billed by and payable to your wireless service provider. Please contact your wireless service provider for pricing plans and details. Text message services are provided on an “as is” basis and may not be available in all areas at all times.

By agreeing to receive text messages, you understand and agree that STORIQA may use an automatic dialing system to deliver text messages to you and that your consent to receive text messages is not required as a condition of purchase for any goods or services.

5. SUBMISSIONS

STORIQA may from time to time offer areas in the Services where you and other users can share with STORIQA or other user’s suggestions, ideas or other user-created content (collectively, “Submissions”). You are the owner of and are responsible for your Submissions.

By submitting a Submission, you represent and warrant that:

- Your Submission is true and accurate;
- You own or otherwise control all of the rights to your Submission, including copyrights and trademarks, necessary to meet your obligations to STORIQA under these Terms; and
- Your Submission does not violate the privacy, publicity, intellectual property or other rights of any other person or entity.

You acknowledge and agree that STORIQA has the right (but not the obligation) to monitor Submissions and to alter, remove or refuse to post or allow posting of any Submission. STORIQA TAKES NO RESPONSIBILITY AND ASSUMES NO LIABILITY FOR ANY SUBMISSION, INCLUDING LOSS OR DAMAGE RESULTING FROM YOUR RELIANCE ON INFORMATION OR OTHER CONTENT IN SUBMISSIONS.

By sharing your Submissions, you grant STORIQA and our designees a worldwide, perpetual, irrevocable, transferable, royalty-free license (with the right to sublicense) to use, copy, modify, create derivative works of, distribute, publicly display, publicly perform and otherwise use your Submission in all formats and distribution channels now known or hereafter devised (including on third-party Services and services) to provide, expand or promote the Services and STORIQA’s products without further notice to or consent from you. Under no circumstances are you entitled to payment for your Submissions. All Submissions are deemed nonconfidential and non-proprietary.

STORIQA encourages you not to publicly disclose any Personal Information in any publicly-available Submission because other people may see and use the Personal Information in your Submissions.

6. TERMINATION

We may, at any time and in our sole discretion, add or remove functionalities or features of the Services. We may suspend or discontinue certain Services altogether.

You can stop using the Services at any time. You may terminate your Account at any time for any reason effective upon written notice to STORIQA. STORIQA reserves the right immediately to suspend or terminate your Account and access to the Services without notice if STORIQA believes you violated these Terms. Upon termination:

- a) all rights granted to you under these Terms will also terminate; and
- b) you must cease all use of the Services and delete all copies of the App from your Device.

Termination will not limit any of STORIQA’s other rights or remedies. Any provision that is by its terms intended to survive termination shall survive termination of these Terms.

7. DISCLAIMERS

Using Digital Assets-related software, applications and services necessarily entails many risks. We specifically disclaim and have no liability to you for the following risks:

- a) operating system failures of your Device;
- b) interactions between your Device and the Services;
- c) viruses, malware or other malicious software on your Device;
- d) communication delays between the Services and a node or relay service for Digital Assets asset (and vice versa);
- e) failure to achieve a certain market value and/or price for Digital Assets;
- f) theft of or inability to access Digital Assets; or
- g) system or network availability or availability of or access to the Services.

THE SERVICES ARE PROVIDED TO YOU "AS IS" AND WITH ALL FAULTS AND DEFECTS WITHOUT WARRANTY OF ANY KIND. TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW, STORIQA, ON ITS OWN BEHALF AND ON BEHALF OF ITS AFFILIATES AND ITS AND THEIR RESPECTIVE LICENSORS, SUPPLIERS, DISTRIBUTORS AND SERVICE PROVIDERS ("STORIQA PARTIES"), EXPRESSLY DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, WITH RESPECT TO THE SERVICES, INCLUDING ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NONINFRINGEMENT, AND WARRANTIES THAT MAY ARISE OUT OF COURSE OF DEALING, COURSE OF PERFORMANCE, USAGE, OR TRADE PRACTICE. WITHOUT LIMITATION TO THE FOREGOING, STORIQA PROVIDES NO WARRANTY OR UNDERTAKING, AND MAKES NO REPRESENTATION OF ANY KIND THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, ACHIEVE ANY INTENDED RESULTS, BE COMPATIBLE, OR WORK WITH ANY OTHER SOFTWARE, APPLICATIONS, SYSTEMS, OR SERVICES, OPERATE WITHOUT INTERRUPTION, MEET ANY PERFORMANCE OR RELIABILITY STANDARDS, OR BE ERROR-FREE, OR THAT ANY ERRORS OR DEFECTS CAN OR WILL BE CORRECTED. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF OR LIMITATIONS ON IMPLIED WARRANTIES OR THE LIMITATIONS ON THE APPLICABLE STATUTORY RIGHTS OF A CONSUMER, SO SOME OR ALL OF THE ABOVE EXCLUSIONS AND LIMITATIONS MAY NOT APPLY TO YOU.

8. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL ANY OF THE STORIQA PARTIES HAVE ANY LIABILITY ARISING FROM OR RELATED TO YOUR USE OF OR INABILITY TO USE THE SERVICES FOR:

1. PERSONAL INJURY, PROPERTY DAMAGE, LOST PROFITS, COST OF SUBSTITUTE GOODS OR SERVICES, LOSS OF DATA, LOSS OF GOODWILL, BUSINESS INTERRUPTION, COMPUTER FAILURE OR MALFUNCTION, OR CONSEQUENTIAL, INCIDENTAL, INDIRECT, EXEMPLARY, SPECIAL OR PUNITIVE DAMAGES.
2. DIRECT DAMAGES IN AMOUNTS THAT IN THE AGGREGATE EXCEED THE AMOUNT ACTUALLY PAID BY YOU FOR THE SERVICES.

THE FOREGOING LIMITATIONS WILL APPLY WHETHER SUCH DAMAGES ARISE OUT OF BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE AND REGARDLESS OF WHETHER SUCH DAMAGES WERE FORESEEABLE OR STORIQA WAS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS OF LIABILITY SO SOME OR ALL OF THE ABOVE LIMITATIONS OF LIABILITY MAY NOT APPLY TO YOU.

9. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless the STORIQA Parties and their respective successors and assigns from and against any and all losses, damages, liabilities, deficiencies, claims, actions, judgments, settlements, interest, awards, penalties, fines, costs, or expenses of whatever kind, including attorneys' fees, arising from or relating to your use or misuse of the Services or your breach of these Terms.

10. NOTICE TO CALIFORNIA RESIDENTS

BY USING THE SERVICES, YOU WAIVE YOUR RIGHTS WITH RESPECT TO CALIFORNIA CIVIL CODE SECTION 1542, WHICH SAYS “A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH, IF KNOWN BY HIM MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR.”

If the Services are at any time deemed an electronic commercial service (as defined under California Civil Code Section 1789.3), California residents are entitled to the following specific consumer rights information:

The provider of the Services is: STORIQA Holding Ltd. №2621797, Unit 617, 6/F, 131-132 Connaught Road West, Solo Workshops, Hong Kong.

If the Services are deemed as electronic commercial service, you may file a complaint regarding the Services or to receive further information regarding use of the Services by sending a letter to the attention of Legal Department.

11. LINKS TO OTHER WEBSITES AND SERVICES

The Services also may contain links to other websites or online services that we think may interest you (collectively, “Linked Services”). Linked Services are not under the control of STORIQA and STORIQA is not responsible for Linked Services or for any information or materials on, or any form of transmission received from, any Linked Service. The inclusion of a link does not imply endorsement by STORIQA of the Linked Services, any cryptocurrencies or Digital Assets, or any association with the operators of the Linked Services. STORIQA does not investigate, verify or monitor the Linked Services. STORIQA provides links to Linked Services for your convenience only. You access Linked Services at your own risk.

12. RISK DISCLOSURE

In order to be completed, any Digital Assets transaction created with the App that involve processing by third parties must be confirmed and recorded in the Digital Assets ledger associated with the relevant Digital Assets network. Such networks are decentralized, peer-to-peer networks supported by independent third parties, which are not owned, controlled or operated by STORIQA.

STORIQA has no control over any Digital Assets network and therefore cannot and does not ensure that any transaction details you submit via our Services will be confirmed on the relevant Digital Assets network. You agree and understand that the transaction details you submit via our Services may not be completed, or may be substantially delayed, by the Digital Assets network used to process the transaction. We do not guarantee that the Wallet can transfer title or right in any Digital Assets or make any warranties whatsoever with regard to title.

Once transaction details have been submitted to a Digital Assets network, we cannot assist you to cancel or otherwise modify your transaction or transaction details. STORIQA has no control over any Digital Assets network and does not have the ability to facilitate any cancellation or modification requests.

In the event of a Fork, STORIQA may not be able to support activity related to your Digital Assets. You agree and understand that, in the event of a Fork, the transactions may not be completed, completed partially, incorrectly completed, or substantially delayed. STORIQA is not responsible for any loss incurred by you in caused in whole or in part, directly or indirectly, by a Fork.

13. MOBILE APPLICATIONS

If you download any of STORIQA’s Apps from a third-party app store (the “App Platform”), you acknowledge and agree that:

- These Terms are an agreement between us and not with the App Platform. As between STORIQA and the App Platform, STORIQA is solely responsible for the App.
- The App Platform has no obligation to provide any maintenance and support services with respect to the applications.

- In the event of any failure of the applications to conform to any applicable warranty, (i) you may notify the App Platform and the App Platform may refund the purchase price for the applications to you (if applicable), (ii) to the maximum extent permitted by applicable law, the App Platform will have no other warranty obligation whatsoever with respect to the applications, and (iii) any other claims, losses, liabilities, damages, costs or expenses attributable to any failure to conform to any warranty is, as between STORIQA and the App Platform, STORIQA’s responsibility.
- The App Platform is not responsible for addressing any claims you have relating to the applications or your possession and use of the applications.
- If a third party claims that an application infringes another party’s intellectual property rights, as between the App Platform and STORIQA, STORIQA is responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim to the extent required by these Terms.
- The App Platform and its subsidiaries are third-party beneficiaries of these Terms as it relates to your license to the applications. Upon your acceptance of the terms and conditions of these Terms, the App Platform will have the right (and will be deemed to have accepted the right) to enforce these Terms as related to your license of the applications against you as a third-party beneficiary thereof.
- You must also comply with all applicable third-party terms of service when using the applications.

14. ELECTRONIC SIGNATURE

You agree that your electronic signature to these Terms is intended to authenticate this writing and to have the same force and effect as your manual signature. For purpose of these Terms, your electronic signature is any electronic sound, symbol or process attached to or logically associated with these Terms and executed and adopted by either party with the intent to sign these Terms.

15. GEOGRAPHIC RESTRICTIONS

The Services are based in Hong Kong and are provided for access and use only by persons located in certain states, countries, and territories (collectively, “Permitted Regions”). You acknowledge that you may not be able to access all or some of the Services or particular features of the Services outside of Permitted Regions and that access thereto may not be legal by certain persons or in certain countries. If you access the Services from outside a Permitted Region, you are responsible for compliance with local laws. Permitted Regions include all states, countries, and territories not included on the list of Restricted Regions, which are Crimea, Cuba, Iran, North Korea, Sudan, Syria (this list is a subject to change).

16. DISPUTE RESOLUTION

These Terms are governed by and will be construed under the laws of Hong Kong, without regard to the conflicts of laws provisions thereof. You hereby consent to the exclusive jurisdiction and venue of the courts, tribunals, agencies and other dispute resolution organizations in Hong Kong in all disputes:

- a) arising out of, relating to, or concerning the Services and/or these Terms,
- b) in which the Services and/or Terms is or are at issue or a material fact, or
- c) in which the Services and/or Terms is or are referenced in a filing with a court, tribunal, agency or other dispute resolution organization.

YOU UNDERSTAND AND AGREE THAT BY ENTERING INTO THESE TERMS, YOU AND STORIQA ARE EACH WAIVING THE RIGHT TO TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION.

You agree that the United Nations Convention on Contracts for the International Sale of Goods does not apply to the interpretation or construction of these Terms.

YOU AGREE THAT ANY CAUSE OF ACTION ARISING OUT OF OR RELATED TO THE SERVICES MUST COMMENCE WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES; OTHERWISE, THE CAUSE OF ACTION IS PERMANENTLY BARRED.

17. GENERAL TERMS

These Terms of Service control the relationship between STORIQA and you. They do not create any third party beneficiary rights.

These Terms (i) inure to the benefit of and will be binding upon STORIQA's and you and your successors and assigns, respectively and (ii) may be assigned by STORIQA but you may not assign them without the prior express written consent of STORIQA.

These Terms, together with our Privacy Policy, contain the entire understanding by and between STORIQA and you with respect to the matters contained herein.

If any provision of these Terms is or becomes unenforceable or invalid, the remaining provisions will continue with the same effect as if such unenforceable or invalid provision had not been inserted herein.

If STORIQA fails or you fail to perform any of these Terms and you do not enforce the term, the failure to enforce on any occasion will not constitute a waiver of any term and will not prevent enforcement on any other occasion.

Nothing contained in these Terms will be deemed to constitute STORIQA or you as the agent or representative of the other or as joint ventures or partners.

If STORIQA is or you are prevented from performing or unable to perform any obligation under these Terms due to any cause beyond the reasonable control of the party invoking this provision, the affected party's performance will be extended for the period of delay or inability to perform due to such occurrence.

The headings and captions contained herein are for convenience only.

These Terms and all related documentation are drafted in English. While certain text in these Terms may be made available in languages other than English (whether translated by a person or solely by computer software), the English language version controls.

HOW TO CONTACT STORIQA REGARDING TURE WALLET

Please contact us at: info@ture.global