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By accessing or using the websites, mobile applications (collectively, the “Sites”) or Services provided by Xenchain Pte Ltd (collectively, “Xenchain”) that link to these Terms, you agree to be bound by these Terms and all of the terms incorporated herein by reference. If you do not agree to these Terms, you may not access or use the Sites or Services.

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Note that the Sites and Services are not a guarantee against identity theft or online identity fraud, and are not a substitute for online security software.

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Xenchain reserves the right to change or modify these Terms at any time and in our sole discretion. If we make changes to these Terms, we will provide notice of such changes, such as by sending an email notification, providing

notice through the Sites or updating the “Last Updated” date at the beginning of these Terms. By continuing to access or use the Sites or Services, you confirm your acceptance of the revised Terms and all of the terms incorporated therein by reference. We encourage you to review the Terms frequently to ensure that you understand the terms and conditions that apply when you access or use the Sites or Services. If you do not agree to the revised Terms, you may not access or use the Sites or Services.

1. Privacy Policy

Please refer to our Privacy Policy <http://www.xenchain.io/privacypolicy> for information about how we collect, use and disclose information about you.

2. Eligibility

The Sites and Services are not targeted toward or intended for use by anyone under the age of 18. By using the Sites and Services, you represent and warrant that you (a) are 18 years of age or older, (b) are a legal resident of the United States, (c) have not been previously suspended or removed from the Sites, or engaged in any activity that could result in suspension or removal from the Sites, (d) do not have more than one Xenchain account, and (e) have full power and authority to enter into these Terms and in so doing will not violate any other agreement to which you are a party.

3. Registration, Account and Communication Preferences

In order to access and use certain areas or features of the Sites and Services, you will need to register for a Xenchain account. By creating an account, you agree to (a) provide accurate, current and complete account information about yourself, (b) maintain and promptly update from time to time as necessary your account information, (c) maintain the security of your password and accept all risks of unauthorized access to your account and the information you provide to us, and (d) immediately notify us if you discover or otherwise suspect any security breaches related to the Sites, Services, or your account.

By creating a Xenchain account, you also consent to receive electronic communications from Xenchain (e.g., via email or by posting notices to the Sites or Services). These communications may include notices about your account (e.g., password changes and other transactional information) and are

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4. Payment Obligations

A subscription may be necessary for you to access certain parts of a Service (for example, the ID Theft Protection Standard Plan). By agreeing to these Terms, you accept the responsibility to cover these subscription costs as indicated during your enrollment with Xenchain or based on future requests made through the Services. Payment must be made by you or on behalf of you via a valid credit or debit card. By providing payment information to Xenchain, you represent that you are authorized to make transactions using that payment method, and you authorize Xenchain to make necessary charges against that payment method - automatic, recurring, or individual - as part of providing the Services. You may cancel payment by downgrading or stopping services through your member settings. You further acknowledge that you are responsible for any applicable state, federal, or other taxes as well as any fees associated with your subscription to Services unless otherwise noted.

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liable in any manner for such interactions or Third Party Content.

9. User Conduct

You agree that you will not violate any law, contract, intellectual property or other third party right or commit a tort, and that you are solely responsible for your conduct, while accessing or using the Sites or Services. You agree that you will abide by these Terms and will not:

- Provide false or misleading information to Xenchain;
- Use or attempt to use another user's account without authorization from such user and Xenchain;
- Use the Sites or Services in any manner that could interfere with, disrupt, negatively affect or inhibit other users from fully enjoying the Sites or Services, or that could damage, disable, overburden or impair the functioning of the Sites or Services in any manner;
- Develop, utilize, or disseminate any software, or interact with our API in any manner, that could damage, harm, or impair the Sites or Services;
- Reverse engineer any aspect of the Sites or Services, or do anything that might discover source code or bypass or circumvent measures employed to prevent or limit access to any Content, area or code of the Sites or Services;
- Attempt to circumvent any content-filtering techniques we employ or attempt to access any feature or area of the Sites or Services that you are not authorized to access;
- Use any robot, spider, crawler, scraper, script, browser extension, offline reader or other automated means or interface not authorized by us to access the Sites and Services, extract data or otherwise interfere with or modify the rendering of Site pages or functionality;
- Use data collected from our Sites and Services to contact individuals, companies, or other persons or entities;
- Use data collected from our Sites and Services for any direct marketing activity (including without limitation, email marketing, SMS marketing, telemarketing, and direct marketing);
- Bypass or ignore instructions contained in the robots.txt file, accessible at <http://www.xenchain.io>, that controls all automated access to the Sites or Service; or

- Use the Sites or Service for any illegal or unauthorized purpose, or engage in, encourage or promote any activity that violates these Terms.

10. Feedback

You can submit questions, comments, suggestions, ideas, original or creative materials or other information about Xenchain, the Sites or the Services (collectively, “Feedback”). Feedback is nonconfidential and shall become the sole property of Xenchain. Xenchain shall own exclusive rights, including, without limitation, all intellectual property rights, in and to such Feedback and shall be entitled to the unrestricted use and dissemination of this Feedback for any purpose, commercial or otherwise, without acknowledgment or compensation to you.

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To the fullest extent permitted by applicable law, you agree to indemnify, defend and hold harmless Xenchain, and our respective past, present and future employees, officers, directors, contractors, consultants, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (individually and collectively, the “Xenchain Parties”), from and against all actual or alleged Xenchain Party or third party claims, damages, awards, judgments, losses, liabilities, obligations, penalties, interest, fees, expenses (including, without limitation, attorneys’ fees and expenses) and costs (including, without limitation, court costs, costs of settlement and costs of pursuing indemnification and insurance), of every kind and nature whatsoever, whether known or unknown, foreseen or unforeseen, matured or unmatured, or suspected or unsuspected, in law or equity, whether in tort, contract or otherwise (collectively, “Claims”), including, but not limited to, damages to property or personal injury, that are caused by, arise out of or are related to (a) your use or misuse of the Sites, Content or Services, (b) any Feedback you provide, (c) your violation of these Terms, and (d) your violation of the rights of another. You agree to promptly notify Xenchain of any third party Claims and cooperate with the Xenchain Parties in defending such Claims. You further agree that the Xenchain Parties shall have control of the defense or settlement of any third party Claims. This indemnity is in addition to, and not in lieu of, any other indemnities set forth in a written agreement between you and Xenchain.

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We reserve the right in our sole discretion to modify, suspend or discontinue, temporarily or permanently, the Sites (or any features or parts thereof) or the provision of the Services at any time and without liability therefor.