

USER AGREEMENT

This User Agreement sets out the legal terms between BCMY and its subsidiaries (“**BCMY**”, “**we**”, “**us**”, “**our**”) and the users of BCMY’s [mobile application, website, and/or API] (the “**Site**”). By accessing the Site and registering as a user to use the services provided on the Site (each a “**Service**”, collectively, the “**Services**”), you agree to comply with the terms and conditions governing your use of the Site and the Services offered therein, including any and all other applicable terms relevant to the Site and our Services. By registering as a user on the Site, you agree that you have read, understood, and accept all the terms and conditions contained in this User Agreement.

IF YOU DO NOT ACCEPT ANY PART OF THIS USER AGREEMENT, PLEASE IMMEDIATELY DISCONTINUE YOUR ACCESS TO AND USE OF THE SITE AND ALL SERVICES.

OUR SERVICES

The Services allow users to purchase digital currencies supported by the Site (hereinafter referred to as the “**Digital Currency**”) and to sell the Digital Currency to BCMY, in the event BCMY intends to purchase such Digital Currency, at its sole discretion (collectively, the “**Transaction**”)

The Services allow all registered users of the Services to purchase and sell the Digital Currency as further specified under this User Agreement.

Eligibility

By creating a user account to use the Services (the “**User Account**”), you expressly represent and warrant the following.

- i. You are at least 18 years of age, with full legal capacity to accept this User Agreement and enter into any Transaction involving the Digital Currency.
- ii. Depending on your country of residence, you may not be eligible to use the Site or all the Services. It is your responsibility to comply with the rules and laws applicable to your country of residence or country from which you are accessing this Site and Services.

YOUR USER ACCOUNT

User Registration and Access

In order to use our Services, you will need to register for a User Account by providing your name, e-mail address, password, and accepting the terms of this User Agreement and our Privacy Policy. By creating a User Account with us, you agree to use the Site for your own personal and non-commercial use only. You acknowledge and agree that we may, at any time in our sole discretion, refuse to open a User Account for you, or limit the number of User Accounts that you may hold.

We are vigilant in maintaining the security of the Site and the Services. By creating a User Account, you agree to provide us with current, accurate, and complete information about you, and to keep such information updated at all times. You further agree that you will not use any User Account other than your own, or access the User Account of any other user at any time, or assist other users in obtaining unauthorized access to your User Account or the Services.

You acknowledge that you may only open one User Account and that you are responsible for maintaining the confidentiality of the information provided in your User Account, including your password, information pertaining to the Digital Currency, and for all activity and Transactions that are published on your User Account.

We may request additional information at any time as necessarily required, especially in the event of any suspicious activity related to the Transactions or your User Account. We reserve the right to freeze any Transactions on your User Account pending our review of such suspicious activity. You agree to comply with any security requests brought by us to your attention, and acknowledge that we reserve the right to terminate your User Account in the event you do not comply with such security requests.

Identity Verification

You agree to provide us with any and all information that we may request for the purposes of identity verification and detection of money laundering, terrorist financing, fraud, or any other crimes (including tax crimes). You acknowledge that we may keep record of such information and use such information for screening purposes, even after you have terminated your User Account or ceased use of the Site or Services.

You acknowledge that you may need to complete certain verification procedures before you are permitted to use the Services. The information we request for creating your User Account may include personal information such as your name, address, telephone number, e-mail address, date of birth, taxpayer identification, government identification number, and information relating to your bank account. You agree and represent that such information is true and accurate at the time it is provided to us. You hereby authorize us to make inquiries as necessary, whether directly or through a third party, to verify your identity or protect you against any financial crime or fraud, and to take any action that we deem necessary based on the results of such inquiries. In the course of carrying out these inquiries, you acknowledge that such information may be disclosed to credit reference, screening service providers and fraud prevention or financial crime agencies.

Prohibited Use

You acknowledge and agree that you will not use your User Account or the Services to perform any criminal activity of any sort, including, without limitation, money laundering, illegal gambling operations, terrorist financing, fraud, abusive activity, adult content or services, unfair, predatory or deceptive services, intellectual property infringement, or malicious hacking (the "**Prohibited Use**"). You further acknowledge and agree that you will not use methods to conceal the location from which you access the Site, and that you will disclose to BCMY your accurate and true location, upon request.

User Account Content

In the event you upload any content on your User Account, including, without limitation, any text, photo, or other material, you warrant that such content will not consist of:

- i. false, misleading information or misappropriation;
- ii. copyrighted material which you are not authorized to post publicly; or
- iii. obscene, offensive, profane, unlawful content, or any content which, at our sole discretion, may harm or risk BCMY's operation or reputation.

Notwithstanding the above, BCMY may, at any time at its sole discretion, remove any content which is in violation of the above, in addition to any further action which BCMY deems necessary.

You acknowledge that BCMY cannot and does not endorse or guarantee the authenticity, identity, or reliability of any content and information posted by any user of the Site, thus relying on users' content on other User Accounts is solely at your own discretion and risk.

PROVISION OF SERVICES

Licence

BCMY grants you with a limited, non-transferable, non-exclusive license to access and use the Site, the Services, BCMY's marks, trademarks, designs, and any related content, data and information provided therein (the "**Site Content**") subject to this User Agreement and exclusively for your personal use as permitted by BCMY, and as may be further amended by us from time to time. You warrant not to, directly or indirectly, copy, modify, create derivative works, reverse engineer, disassemble, distribute, sell or license any of the Site Content or any part therein to any third party, without our prior written consent.

BCMY cannot and does not guarantee the availability of the Services at all times. You acknowledge that in order to protect the Site and its operation, we reserve the right at all times, to delay or deny any Transaction if it perceives a risk of misconduct, fraud, or illegal activity, subject to BCMY's sole discretion.

Privacy of User Information

Provided that in the course of using the Services you are disclosed of any user information, you are obligated to keep such user information in strict confidence and use it only in connection with the Services. You may not disclose such user information without the prior written consent of the said user.

Login Information Security

Your login information and password must be kept in strict confidence at all times. Compromise of your login information may expose your User Account to unauthorized access by third parties, which may result in loss or theft of Digital Currency or funds from your User Account, including linked accounts, such as your linked bank accounts and credit cards. In order to receive security alerts from the BCMY, you must update us with respect to changes in your e-mail address and telephone number. At no event will we be held responsible for any damages or losses which you may sustain as a result of compromise of your User Account login credentials due to no fault of BCMY or failure to follow or act on any notices or alerts that we may send to you. Any suspected compromise of your login information should be immediately reported at [support@blockchains.my].

Site Content Accuracy

You acknowledge that the Site and any content therein, may contain errors from time to time and may not be accurate or current at all times. In addition, the Site may suffer technical errors. You acknowledge that BCMY takes all reasonable measures to provide you with accurate information, which may be amended or updated from time to time without notice, including, without limitation, information regarding our policies, products, and Services.

You should verify all information before relying on it, and all decisions based on information contained on the Site are your sole responsibility, whereby BCMY shall have no liability for such decisions.

Security and Viruses

Any use of the internet may be subject to virus attack and communication failure. BCMY shall not bear any liability, whatsoever, for any damage or interruptions caused by computer viruses, spyware, Trojan horses, worms or other malware that may affect your systems, computer or other equipment, or any phishing, spoofing, or other virus attacks. BCMY recommends that all users use a reputable and available virus screening and prevention software at all times. It is advisable that you log into your User Account through the Site only, and avoid using unauthentic communication advising you on options to log in.

DIGITAL CURRENCY SERVICES

Scope of Digital Currency Services

The Services provided to you on the Site in relation to Digital Currency include the following.

- i. One or more hosted Digital Currency wallets enabling you to store, track, transfer, and manage your balances of certain supported Digital Currencies.
- ii. A Digital Currency exchange service enabling you to obtain prices for your purchase and sale of Digital Currencies.
- iii. A Digital Currency conversion service enabling you to buy and sell Digital Currencies in transactions with BCMY.

Price

The price as displayed on the Site, will be applicable to each Transaction that you execute using the Services (the "**Price**"). The applicable Price will be displayed prior to completing each Transaction. You acknowledge that we reserve the right, at any time, to adjust the Prices as they appear on each Transaction.

Depending on your jurisdiction, you may be eligible to buy or sell Digital Currency to us through the Site, whereby the Price quoted on the Site for each Transaction may be dependent on the Services you choose to use.

YOU HEREBY ACKNOWLEDGE THAT WE CANNOT GUARANTEE THE AVAILABILITY OF ANY PRICE OR EXCHANGE RATE AND THAT WE DO NOT GUARANTEE THAT YOU WILL BE ABLE TO BUY OR SELL YOUR DIGITAL CURRENCY ON THE SITE AT ANY PARTICULAR PRICE OR TIME.

Purchasing Digital Currency

After your User Account has been created, and all relevant verification processes have been completed, you may begin purchasing Digital Currency on a per Transaction basis.

You acknowledge and agree that BCMY cannot guarantee that all payment methods will be available to you. The availability of each payment method depends on a number of factors, including, without limitation, your location, the identification information that you have provided us with, and certain limitations imposed by third party payment processors.

We will use all reasonable efforts to deliver the purchased Digital Currency to you at the earliest possibility following the debit issued from your payment method. However, you acknowledge that delivery of the Digital Currency purchased by you may be completed separately from the actual debit from your payment method, and may take time for the Digital Currency transfer to be processed. You further acknowledge that in certain occasions, we may not be able to fulfil your purchase order.

You acknowledge and agree that using the purchasing Services on the Site does not provide you with a guarantee that you will be able to sell the purchased Digital Currency to BCMY or any third party at a later time, and in no event will BCMY be obligated to purchase Digital Currency from you.

Sell Transactions

BCMY may, at its sole discretion, provide you with the option to sell your Digital Currency, which shall not be deemed as BCMY's obligation to purchase any Digital Currency.

Such option, if provided by BCMY, is subject to successfully establishing your User Account, including certain verification processes as required by us, and by providing us with your valid payment method.

Conversion Fee

Each purchase or sale of Digital Currency will be subject to a fee (the "**Conversion Fee**"), which will be displayed to you on the Site prior to each Transaction, and indicated in each receipt we issue to you. You acknowledge that we may, at any time at our sole discretion, adjust the Conversion Fee. We will not process a Transaction if the Conversion Fee and any other associated fees would, in accumulation, exceed the value of your Transaction.

Payment Service Providers

You acknowledge that BCMY may, at its sole discretion, use third party payment processing service providers to process any local currency payment between you and BCMY, including, without limitation, payments in relation to your use of the Services and any Transaction executed by you. In such cases, you confirm that BCMY will provide certain information or documentation about you, including, with respect to a Transaction executed by you as needed to complete the Transaction, or as required under any inquiry, or in the event of detection of fraud or suspicion of such.

Transactions Limits

You acknowledge that certain limits may apply to the Transaction volume in any given period in accordance with BCMY's internal policies, as may be amended from time to time.

Transaction Declined

You acknowledge that BCMY may terminate any Transaction for payment that was declined for any reason. If possible, in the event of termination of any Transaction, we will provide you with notification to that regard. You further acknowledge that BCMY reserves the right to deny processing any pending Transaction if required to do so by law, rules, regulations, competent court order, or other competent authority, or in the event any Digital Currency Transaction is in violation of any provision of this User

Agreement, or puts BCMY's operation or reputation at risk. In addition, BCMY may take any further action as available to it under any applicable laws or regulations with respect to such Transaction.

Refunds

You acknowledge that Transactions made on the Site are non-cancellable and you cannot change or reverse any Transaction which has been completed or is pending. If an unauthorized Transaction occurs, we will refund you the amount of that Transaction within one business day. Generally, you will not be liable for losses incurred after you have notified us of the unauthorized use of your User Account. Where there is a dispute between us and you regarding an unauthorized Transaction, we may temporarily credit your User Account whilst we settle the dispute. Where we determine that the Transaction was authorized, we reserve the right to reverse that credit and correct errors made in any statement of your User Account without prior notice to you. You acknowledge that you may also be liable to us for any Digital Currency that you have transferred which was temporarily credited to your User Account.

Where a Transaction was made incorrectly (for example, through a clerical error caused by us), we shall refund to you the amount of that Transaction, without undue delay, and restore the Digital Currency amount in your User Account to the state in which it would have been had the Transaction not have taken place, although we will endeavour to provide you with reasonable notice where possible.

RISKS

You represent and warrant that you acknowledge that the trading of Digital Currency may involve significant risks, including the complete loss of your capital investment. Prices may fluctuate significantly from time to time. Due to such Price fluctuations, you may increase or lose value in your assets at any given moment. There is an inherent risk that losses will occur as a result of purchasing or selling your Digital Currency on the Site.

Digital Currency trading also has special risks not generally shared with official currencies or goods or commodities in a market. Unlike most currencies, which are backed by governments or other legal entities, or by commodities such as gold or silver, Digital Currency is backed by technology and trust. There is no central bank that can take corrective measures to protect the value of the Digital Currency in a crisis or issue more currency.

You further acknowledge that Digital Currency trading may be susceptible to unexpected changes imposed by software developers or others, regulatory changes, a government crackdown, the creation of superior competing alternative currencies, or a deflationary or inflationary spiral. You are therefore aware that Digital Currency trading is susceptible to loss of confidence as a result of technical problems, for example, if the anonymity of the system is compromised, if money is lost or stolen, or if hackers or governments are able to prevent Transactions from settling.

The abovementioned is not a closed list, and you acknowledge that there may be additional risks that we have not foreseen or identified in this User Agreement. You hereby agree that you have carefully assessed whether your financial standing and tolerance for risk are suitable for purchasing or selling Digital Currency.

BCMY DOES NOT GUARANTEE ANY PROFIT FROM TRADING OR ANY OTHER ACTIVITY ASSOCIATED WITH THE SITE IN LIGHT OF THE RISKS ABOVEMENTIONED. YOU SHOULD CAREFULLY CONSIDER WHETHER HOLDING DIGITAL CURRENCY IS SUITABLE FOR YOU DEPENDING ON YOUR FINANCIAL CIRCUMSTANCES.

TAX

You are exclusively responsible to inquire with respect to the taxes applicable to your Transactions on the Site. We are not, and will in no event, be deemed as providing any tax advice or consultation services. You acknowledge that it is your responsibility to report and remit the taxes payable to the appropriate tax authorities.

SUSPENSION, RESTRICTION, OR TERMINATION

Termination by BCMY

Notwithstanding the foregoing, you acknowledge and agree that BCMY may, at any time and at its sole discretion, suspend, restrict, or terminate your User Account or access or use of the Site and Services. You further acknowledge and agree that BCMY may:

- i. refuse processing, cancel, or reverse any Transaction of Digital Currencies on your User Account, regardless if corresponding funds have been debited from your payment method; or
- ii. prohibit access to the Site and its content or tools, or delay or remove hosted content and take technical measures to keep users off the Site due to any reason subject to BCMY's sole discretion.

Such suspension, restriction, or termination of your User Account may occur as a result of:

- i. your violation of this User Agreement, including, without limitation, your failure to pay for any Transaction;
- ii. your attempt(s) to gain unauthorized access to the Site or another User Account, or providing assistance to other users' attempt(s) to do so;
- iii. our reasonable suspicion that your User Account or any Transaction is related to any criminal activity, Prohibited Use, or if it is non-compliant with any applicable laws or regulations;
- iv. a court order, law enforcement, or other government regulatory order from any applicable jurisdiction, or if your User Account is subject to litigation or investigation;
- v. your abuse of the Site or Services provided by BCMY, including creating or using multiple User Accounts, or taking advantage of BCMY's promotions in bad faith;
- vi. any of BCMY's third party providers refusing to provide you with the Services;
- vii. potential legal liabilities that BCMY believes you may be involved in, which will impede access to and use of the Site or Services; or
- viii. any force majeure events, which will include any operational or technical errors.

Upon any suspension, restriction, or termination of a Transaction, BCMY is under no obligation to allow you to reinstate such Transaction, and may not provide you with the same Price or same terms as any suspended, restriction, or terminated Transaction.

In the event your User Account is terminated by BCMY, we may provide you with notice of termination. You acknowledge that BCMY is not obligated to disclose any findings and information acquired by it during its security and risk management procedures.

Termination by you

You may terminate your User Account at any time by submitting a termination request at [support@blockchains.my]. However, you agree that you will be responsible for fulfilling any outstanding payment obligations to BCMY that is existing as of the effective date of termination, in which case you agree to settle any pending Transactions owed by you. You further agree that BCMY reserves the right to suspend any pending Transactions at the time of termination.

You acknowledge that we may retain information for as long as we have a business or tax need, or as required under applicable laws, rules, regulations or government orders, from time to time. Following termination of your User Account, BCMY endeavours to erase and discard your data subject to the limitations and requirements under the applicable laws, rules, regulations, or government orders.

LIMITATIONS OF LIABILITY, RELEASE, AND INDEMNIFICATION

THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY REPRESENTATION OR WARRANTY, WHETHER EXPRESS, IMPLIED OR STATUTORY. BCMY SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT. BCMY DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT YOUR ACCESS TO THE SITE, THE SERVICES, OR ANY PART OR MATERIALS MADE AVAILABLE THEREIN, WILL BE ERROR FREE, CONTINUOUS, UNINTERRUPTED OR ACCURATE.

IN NO EVENT WILL THE BCMY, ITS AFFILIATES OR SERVICE PROVIDERS, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, AGENTS, JOINT VENTURERS, EMPLOYEES, OR REPRESENTATIVES, BE LIABLE TO YOU OR ANYONE ON YOUR BEHALF, FOR ANY INDIRECT, SPECIAL, INCIDENTAL, INTANGIBLE, OR CONSEQUENTIAL DAMAGES, INCLUDING WITHOUT LIMITATIONS, LOSS OF REVENUES OR DATA, WHETHER BASED IN CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, ARISING OUT OF OR IN CONNECTION WITH AUTHORIZED OR UNAUTHORIZED USE OF THE SITE OR SERVICES OR THIS USER AGREEMENT. THIS MAY INCLUDE, WITHOUT LIMITATION, VIRUSES, ERRORS, OR TECHNICAL DISRUPTIONS, INDIRECTLY CAUSED, WHICH MAY AFFECT THE SITE, OUR SERVICES, A TRANSACTION, OR THIS USER AGREEMENT.

WE SHALL ONLY BE LIABLE TO YOU FOR LOSS OR DAMAGE CAUSED DIRECTLY AND REASONABLY FORESEEABLE BY OUR BREACH OF THIS USER AGREEMENT AND OUR LIABILITY IN THESE CIRCUMSTANCES WILL BE LIMITED TO AN AMOUNT THAT IS NO GREATER THAN THE COMBINED VALUE OF THE DIGITAL CURRENCY. WHERE WE ARE CONSIDERING A SPECIFIC CLAIM RELATING TO A SPECIFIC TRANSACTION, THIS SUM SHALL BE FURTHER LIMITED TO THE AMOUNT OF THE TRANSACTION IN DISPUTE.

BCMY specifically makes no warranties, representations or guarantees regarding the time required to complete processing any request provided by you, including electronic debit or credit using credit cards, bank accounts, or cheques, which are dependent various factors beyond BCMY's control.

Release

Any dispute between you and any other user of the Site shall be exclusively resolved between you and such user. You hereby release BCMY, its affiliates and service providers, and each of their respective officers, directors, agents, joint ventures, employees, and representatives from any and all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such dispute.

Indemnification

You agree to defend, indemnify, and hold BCMY, its affiliates, employees, directors, representatives and service providers, and each of its or their respective officers, directors, agents, joint ventures, employees, and representatives, harmless from any claim or demand (including legal fees, damages, costs, fines, fees, or penalties suffered by BCMY, arising out of or related to:

- i. your breach of this User Agreement;
- ii. your use of the Site or Services; or
- iii. your violation of any applicable law, rule, regulation, or rights of any third party.

MODIFICATION OR TERMINATION OF THE SITE OR SERVICES

Notwithstanding the abovementioned, you acknowledge and agree that BCMY may, without notice and with immediate effect, suspend or terminate the operation of the Site or the provision of any part of the Services offered therein, in the event such operation or provision becomes illegal or is subject to demand by any competent authority, or is under any risk or exposure to any claims that are adverse or detrimental to the Site or Services. You further acknowledge and agree that BCMY reserves the right to modify, suspend, or terminate the provision of any Service or content, in whole or in part, at any time, without notice.

You acknowledge and agree that BCMY may also amend or update this User Agreement, the Site, at any time, at its sole discretion.

EXTERNAL WEBSITES

You acknowledge and agree that BCMY makes no representations whatsoever about any other websites or services which you may access through this Site. The Site may present links or other forms of reference to other websites (the "**External Websites**") or resources over which we have no control. You acknowledge that BCMY does not endorse any of the External Website services or offerings made to you or any content provided therein. We are not responsible for the availability of, and content provided on External Websites. You are requested to review the applicable terms and conditions and policies posted by the External Websites regarding privacy and other topics. We are

not responsible for third party content accessible through the Site, including opinions, advice, statements, prices, activities, and advertisements, and you agree to bear all risks associated with the use of such content. You further agree to take precautions to ensure that whatever you select for your use is free of such items as viruses, worms, Trojan horses, and other items of a destructive nature.

FINANCIAL ADVICE

You acknowledge and agree that BCMY does not provide any investment advice in connection with the Services contemplated by this User Agreement. We may provide information on the Price, range, volatility of Digital Currency, and events that may have affected the Price of Digital Currency. You acknowledge that this is not considered investment advice and should not be construed as such. You hereby agree that any decision to purchase or sell Digital Currency is your exclusive decision at your own risk and BCMY will not be liable for any loss suffered from such decision.

FINANCIAL REGULATION

Our Services consist of facilitating the purchasing and selling Digital Currency, subject to BCMY's sole discretion, in an unregulated and international open payment system. Notwithstanding the aforementioned, there may be applicable regulations in certain jurisdictions which may require us to amend or terminate our Services to comply with such regulations.

PERSONAL DATA PROTECTION

You acknowledge that any personal information provided by you in relation to your User Account or Transaction will be collected, used, or disclosed in accordance with the Personal Data Protection Act 2012 and Personal Data Protection Regulations 2014, as set out in our Privacy Policy. You further acknowledge that in the course of providing our Services, we may transfer your personal information overseas and to jurisdictions which may offer a level of legal protection to your personal information, which may not meet Singapore legal standards. In such cases, we will take all reasonable steps to ensure that these jurisdictions provide comparable data protection standards for the protection of your personal information in compliance with the relevant Singapore law.

GENERAL PROVISIONS

Entire Agreement

This User Agreement, the Privacy Policy (made available on the Site at [www.bcmy.io], and other applicable documents incorporated by reference herein comprise the entire understanding and agreements between you and BCMY as to the subject matter hereof, and supersedes any and all prior discussions, agreements and understandings of any kind (including, without limitation, any prior versions of this User Agreement), and every nature between and among you and BCMY.

Relationship of the Parties

Both you and BCMY are independent contractors, and nothing in this User Agreement shall be deemed to create between you and BCMY any other form of relationship, whereby the parties shall not be deemed to be partners, joint ventures or agents. You are therefore not authorized to make any obligations on our behalf.

Amendments

We may amend or modify this User Agreement by posting the revised version on the Site, which shall be effective at the time such revised version is posted. If you do not agree with any such modification, you should immediately cease your use of the Services and terminate your User Account. You agree that BCMY shall not be liable to you or any third party for any modification or termination of the Services, or suspension, or termination of your access to the Services, except to the extent otherwise expressly set forth herein.

Assignment

You may not assign any rights or licenses granted under this User Agreement. The right to use your User Account is exclusively for your personal use. BCMY reserves the right to assign our rights without restriction, including, without limitation, to any of BCMY's affiliates or subsidiaries, or to any successor in interest of any business associated with the Services. Any attempted transfer or

assignment in violation hereof shall be null and void. Subject to the foregoing, this User Agreement will bind and inure to the benefit of the parties, their successors, and permitted assigns.

Severability

If any provision of this User Agreement shall be determined to be invalid or unenforceable under any rule, law or regulation, or any governmental agency, local, state, or federal, such provision will be changed and interpreted to accomplish the objectives of the provision to the greatest extent possible under any applicable law and the validity or enforceability of any other provision of this User Agreement shall not be affected.

Change of Control

In the event BCMY is acquired by or merged with a third party entity, BCMY reserves the right, in any of these circumstances, to transfer or assign the information it has collected from you as part of such merger, acquisition, sale, or other change of control.

Survival

All provisions of this User Agreement, which by their nature, extend beyond the expiration or termination of this User Agreement, including, without limitation, sections pertaining to suspension or termination, debts owed to Trade.io, general use of the Site, disputes with BCMY, and general provisions.

Governing Law and Disputes

This User Agreement shall be governed by, and is to be construed in accordance with the laws of the Republic of Singapore. You agree to submit all disputes arising out of or in connection with this User Agreement to the exclusive jurisdiction of the Singapore courts.

Force Majeure

BCMY shall not be liable for delays, failure in performance or interruption of the Services, which results directly or indirectly from any cause or condition beyond its reasonable control, including, but not limited to, any delay or failure due to any act of God, act of civil or military authorities, act of terrorists, civil disturbance, war, strike or other labour dispute, fire, interruption in telecommunications or Internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond BCMY's reasonable control and shall not affect the validity and enforceability of any remaining provisions.

English Language Controls

Notwithstanding any other provision under this User Agreement, any translation of this User Agreement, if provided, is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English language.

Customer Feedback

If you have any questions, feedback, or complaints, you may contact BCMY via our customer support at [support@blockchains.my]. Please provide identifying information such as your name, address, and any other information we may need to identify you, your User Account, and the Transaction on which you would like to provide questions, feedback, or complaints on.

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