

ChainTrust Terms of Service

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Issued by: ChainTrust Technologies LLC

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SECTION 1. PREAMBLE AND INTRODUCTION

1.1 Parties. These Terms of Service (these "Terms") constitute a legally binding agreement made between **ChainTrust Technologies LLC**, a limited liability company organized and existing under the laws of the State of Florida, United States, together with its subsidiaries, affiliates, successors, and assigns (collectively, "ChainTrust," "Company," "we," "us," or "our"), and you, the individual or entity accessing or using the Platform (as defined herein) ("User," "you," or "your"). Please read these Terms carefully before using the Platform or any Services.

1.2 Binding Agreement. By downloading, installing, accessing, or using the Application or any related services, you acknowledge that you have read, understood, and agree to be legally bound by these Terms, our Privacy Policy (incorporated herein by reference), and any other policies or guidelines published by ChainTrust from time to time (collectively, the "Agreement"). **IF YOU DO NOT AGREE TO THESE TERMS IN THEIR ENTIRETY, YOU MUST IMMEDIATELY CEASE ALL USE OF THE PLATFORM AND SERVICES AND UNINSTALL THE APPLICATION.**

1.3 Age Requirement. You represent and warrant that you are at least eighteen (18) years of age, or the age of majority in your applicable jurisdiction if that age is greater than eighteen (18). The Platform and Services are not intended for use by minors. If you are under the applicable age of majority, you are expressly prohibited from accessing or

using the Platform and must immediately cease all use thereof. ChainTrust reserves the right to request proof of age at any time and to terminate access for any user who is determined to be under the applicable age of majority.

1.4 Continued Use as Acceptance. Your continued access to or use of the Platform or any Services following the posting or notification of any changes to these Terms shall constitute your acceptance of such changes. It is your responsibility to review these Terms periodically. If you disagree with any modification, your sole and exclusive remedy is to discontinue use of the Platform and Services.

1.5 Effective Date. These Terms are effective as of September 25, 2026, and supersede all prior terms of service, agreements, or understandings between you and ChainTrust with respect to the subject matter hereof.

SECTION 2. DEFINITIONS

As used in these Terms, the following capitalized terms shall have the meanings ascribed to them below:

2.1 "Platform" means the ChainTrust mobile application available on the Apple App Store, the Google Play Store, and other distribution channels, including all associated websites, software, APIs, interfaces, dashboards, tools, and any other products or services offered by ChainTrust, whether accessed via mobile device, desktop, or any other medium.

2.2 "Services" means all features, functions, capabilities, tools, data feeds, analytics, reports, visualizations, and any other services made available through the Platform, including both free and subscription-based offerings, as may be updated, modified, or supplemented by ChainTrust from time to time.

2.3 "Content" means any information, text, data, graphics, charts, images, audio, video, software code, analyses, reports, user-generated material, third-party content, and any other material made available through or in connection with the Platform or Services.

- 2.4 "Blockchain Data"** means publicly available on-chain data, transaction records, wallet address information, network statistics, block confirmations, hash rates, token supply data, smart contract interaction records, and any other data derived from or pertaining to blockchain networks, which is sourced by ChainTrust through its own indexing, third-party data providers, or public nodes.
- 2.5 "Digital Assets"** means cryptocurrencies, tokens, stablecoins, non-fungible tokens (NFTs), and any other cryptographic assets or digital representations of value operating on a blockchain or distributed ledger network, regardless of whether such assets constitute securities, commodities, or property under applicable law.
- 2.6 "Non-Custodial Services"** means the nature of ChainTrust's offering whereby the Company does not at any time take possession of, exercise control over, hold in trust, or have access to any User's Digital Assets, private keys, seed phrases, passwords, wallet credentials, or funds of any kind.
- 2.7 "User Account"** means the registered account created by a User on the Platform, which may be required to access certain features or Services, and which is associated with the User's credentials, preferences, and subscription status.
- 2.8 "Intellectual Property"** means all patents, patent applications, trademarks, service marks, trade names, logos, copyrights, trade secrets, know-how, inventions, designs, software, source code, algorithms, databases, domain names, and all other intellectual and proprietary rights, whether registered or unregistered, and all applications and registrations therefor, throughout the world.
- 2.9 "Prohibited Activities"** means any use of the Platform or Services that is unlawful, harmful, deceptive, or otherwise in violation of these Terms, as more particularly described in Section 6 hereof.
- 2.10 "Third-Party Services"** means any external applications, websites, platforms, APIs, data feeds, or services that are integrated with, linked from, or otherwise interact with the ChainTrust Platform, but that are owned, operated, and controlled by entities other than ChainTrust.

SECTION 3. INFORMATIONAL USE AND DATA DISCLAIMERS

- 3.1 Informational Purposes Only.** ALL CONTENT AND SERVICES PROVIDED THROUGH THE PLATFORM ARE FOR INFORMATIONAL PURPOSES ONLY. Nothing contained on the Platform or within the Services constitutes, or shall be construed as constituting, financial advice, investment advice, trading advice, legal advice, tax advice, regulatory guidance, or any other form of professional advice of any kind. ChainTrust is not a broker-dealer, investment adviser, financial planner, tax professional, or licensed legal practitioner.
- 3.2 No Reliance.** Users shall not rely on any information provided through the Platform as the basis for any financial, investment, tax, legal, or other decisions of any kind. You should consult with qualified and licensed professionals — including financial advisors, attorneys, accountants, and tax advisors — before making any decision involving Digital Assets or any other financial instruments. ChainTrust expressly disclaims any responsibility or liability for any decisions made in reliance upon information provided through the Platform.
- 3.3 Data Accuracy and Limitations.** Blockchain Data provided through the Platform may be delayed, incomplete, inaccurate, out-of-date, or subject to interruption, congestion, errors, or limitations arising from underlying network conditions, node availability, blockchain reorganizations, protocol upgrades, or third-party data provider failures. ChainTrust does not warrant or guarantee the accuracy, completeness, timeliness, or reliability of any Blockchain Data displayed on the Platform.
- 3.4 Market Data Disclaimer.** Pricing, valuations, exchange rates, market capitalizations, trading volumes, and other market data displayed on the Platform are sourced from third-party data providers and may not reflect real-time, accurate, or current market values. Such data is provided solely as a general reference and shall not be used as the sole basis for any trading, investment, or financial decision. ChainTrust is not responsible for inaccuracies, discrepancies, or errors in third-party market data.

3.5 Past Performance. Historical data, past performance metrics, and trend analyses made available through the Platform are provided for informational and reference purposes only. Past performance of any Digital Asset, portfolio, strategy, or market trend is not indicative of, and shall not be construed as a guarantee of, future results, performance, or outcomes.

3.6 Forward-Looking Statements. The Platform may contain forward-looking statements, projections, estimates, or opinions regarding Digital Assets, market trends, protocol developments, or technological changes. Such statements are inherently speculative and uncertain, and are not representations of fact. Actual events, conditions, and outcomes may differ materially from those expressed or implied in any forward-looking statements.

SECTION 4. NON-CUSTODIAL STATEMENT

4.1 No Custody of Assets. ChainTrust is a strictly non-custodial platform. ChainTrust does not, at any time and under any circumstances, hold, store, custody, control, manage, or have access to any User's private keys, seed phrases, wallet passwords, Digital Assets, or funds of any kind. ChainTrust never takes possession of User funds. All Digital Assets remain under the sole possession and control of the User.

4.2 User Responsibility for Security. Users are solely and exclusively responsible for the security, safekeeping, and backup of their own wallets, private keys, seed phrases, recovery phrases, and any credentials associated with their Digital Assets. You acknowledge that the loss of your private key or seed phrase may result in the permanent, irreversible loss of access to your Digital Assets, and that ChainTrust has no ability to assist in the recovery of lost or compromised credentials.

4.3 No Recovery Services. ChainTrust cannot, and will not, recover lost wallets, private keys, seed phrases, passwords, or Digital Assets under any circumstances. Users who lose access to their wallets or credentials do so at their own risk and shall have no recourse against ChainTrust in connection with such loss. ChainTrust urges all Users to

maintain secure, redundant backups of all wallet credentials in accordance with industry best practices.

4.4 No Fiduciary Duty. Nothing in these Terms, and no aspect of the relationship between ChainTrust and any User, shall be construed to create or give rise to a fiduciary duty, trust relationship, agency relationship, or any other special duty of care on the part of ChainTrust with respect to any User or any User's Digital Assets.

4.5 Third-Party Wallet Software. ChainTrust is not responsible for the security, functionality, availability, or performance of any third-party wallet software, hardware wallets, or other tools that Users may use in connection with their Digital Assets. Any issues arising from the use of third-party wallet software are the sole responsibility of the User and the applicable third-party provider.

SECTION 5. ELIGIBILITY AND USER ACCOUNTS

5.1 Age and Capacity. To be eligible to use the Platform and Services, you must be at least eighteen (18) years of age (or the applicable age of majority in your jurisdiction), have the legal capacity to enter into binding contracts under applicable law, and not be barred from using the Services under any applicable law, regulation, or order.

5.2 Accurate Information. When creating a User Account, you agree to provide accurate, current, and complete information and to keep such information updated at all times. You represent and warrant that all information you provide to ChainTrust is truthful, accurate, and not misleading. Providing false, inaccurate, or misleading information is grounds for immediate termination of your User Account.

5.3 Account Security. You are solely responsible for maintaining the confidentiality of your User Account credentials, including your username, password, and any multi-factor authentication codes. You agree to notify ChainTrust immediately at support@chaintrust.app upon becoming aware of any unauthorized access to or use of your User Account. ChainTrust shall not be liable for any loss or damage arising from

unauthorized use of your account resulting from your failure to maintain adequate security of your credentials.

5.4 Prohibited Jurisdictions. The Platform and Services are not available to individuals or entities located in, resident in, or subject to the jurisdiction of any country, territory, or region that is subject to comprehensive economic sanctions administered by the United States Office of Foreign Assets Control (OFAC), including but not limited to Cuba, Iran, North Korea, Syria, the Crimea region of Ukraine, the Donetsk People's Republic, and the Luhansk People's Republic, as such lists may be updated from time to time. By accessing the Platform, you represent and warrant that you are not located in, resident in, or organized under the laws of any such sanctioned jurisdiction.

5.5 KYC/AML Compliance. ChainTrust reserves the right, at its sole discretion, to implement Know Your Customer (KYC) and Anti-Money Laundering (AML) verification procedures as required by applicable law or as otherwise deemed necessary by the Company. You agree to cooperate fully with any such verification procedures and to provide all information and documentation requested by ChainTrust in connection therewith.

5.6 One Account Per User. You may not create or maintain more than one (1) User Account. The creation of multiple accounts by the same individual or entity for any purpose, including circumventing restrictions, accessing additional features, or evading a prior account suspension or ban, is strictly prohibited and constitutes a material breach of these Terms.

5.7 Right to Suspend or Terminate. ChainTrust reserves the right, at its sole and absolute discretion, to suspend, restrict, disable, or permanently terminate any User Account and any User's access to the Platform and Services, with or without cause and with or without prior notice, including without limitation in the event of any actual or suspected violation of these Terms, applicable law, or any applicable policy of ChainTrust.

SECTION 6. ACCEPTABLE USE AND PROHIBITED ACTIVITIES

6.1 General Compliance. You agree to use the Platform and Services only for lawful purposes and in accordance with these Terms, all applicable federal, state, local, and international laws, regulations, rules, and orders. You are solely responsible for ensuring that your use of the Platform complies with all laws applicable to you in your jurisdiction.

6.2 Prohibited Activities. Without limiting the generality of Section 6.1, you expressly agree not to engage in, facilitate, or attempt any of the following Prohibited Activities in connection with the Platform or Services:

- (a) Unauthorized access to, hacking, penetration testing, or disruption of the Platform, its servers, networks, or any related infrastructure;
- (b) Scraping, crawling, spidering, or otherwise extracting data from the Platform through automated means without the prior written consent of ChainTrust;
- (c) Market manipulation, wash trading, spoofing, front-running, or any other manipulative or deceptive trading practice involving Digital Assets;
- (d) Money laundering, terrorist financing, sanctions evasion, or any other activity prohibited by applicable financial crime laws or regulations;
- (e) Reverse engineering, decompiling, disassembling, or otherwise attempting to derive the source code, algorithms, or trade secrets of the Platform;
- (f) Deploying bots, scripts, or other automated tools to access the Platform or Services without ChainTrust's express written permission;
- (g) Impersonating any person or entity, or falsely claiming an affiliation with any person, entity, or organization, including ChainTrust;
- (h) Transmitting or uploading any malware, ransomware, viruses, Trojan horses, or other malicious code;
- (i) Collecting, harvesting, or storing personal information of other Users without their express consent;

- (j) Using the Platform or Services to engage in any fraudulent scheme, misrepresentation, or deceptive practice;
- (k) Circumventing or attempting to circumvent any geographic restrictions, access controls, security measures, or rate limits implemented by ChainTrust;
- (l) Using the Platform to violate the rights of any third party, including intellectual property rights, privacy rights, or publicity rights; and
- (m) Any other activity that, in ChainTrust's sole determination, is harmful to ChainTrust, other Users, or third parties, or that brings the Company into disrepute.

6.3 Export Controls. You agree to comply fully with all applicable United States export control laws and regulations, including the Export Administration Regulations (EAR) administered by the Bureau of Industry and Security, and all applicable economic sanctions programs administered by OFAC. You represent and warrant that you are not a Specially Designated National, a Blocked Person, or otherwise subject to applicable U.S. export control or sanctions restrictions.

SECTION 7. INTELLECTUAL PROPERTY

7.1 ChainTrust Ownership. All Intellectual Property rights in and to the Platform, the Services, the Content (excluding User-generated content), and all related technology, software, systems, algorithms, designs, interfaces, and materials are and shall remain the exclusive property of ChainTrust Technologies LLC or its licensors. Nothing in these Terms grants you any ownership of or interest in any ChainTrust Intellectual Property.

7.2 Limited License. Subject to your compliance with these Terms, ChainTrust hereby grants you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to access and use the Platform and Services solely for your own personal, non-commercial informational purposes. This license does not include any right to reproduce, modify, distribute, publicly display, publicly perform, sublicense, sell, or otherwise exploit the Platform or any of its Content.

- 7.3 No Transfer of Rights.** No rights or licenses are granted to you with respect to ChainTrust's Intellectual Property other than as expressly set forth in Section 7.2. ChainTrust reserves all rights not expressly granted herein. Any use of the Platform beyond the scope of the license granted in Section 7.2 is prohibited and constitutes a material breach of these Terms.
- 7.4 User-Generated Content License.** To the extent you submit, post, upload, share, or otherwise transmit any content, data, feedback, ideas, suggestions, or other materials through or in connection with the Platform ("User Content"), you hereby grant to ChainTrust a perpetual, irrevocable, worldwide, royalty-free, fully paid-up, non-exclusive, transferable, and sublicensable license to use, reproduce, modify, adapt, publish, translate, distribute, display, and otherwise exploit such User Content in connection with the operation and improvement of the Platform and Services.
- 7.5 DMCA Policy.** ChainTrust respects the intellectual property rights of third parties and complies with the Digital Millennium Copyright Act (DMCA). If you believe that any Content on the Platform infringes your copyright, you may submit a written notice to ChainTrust's designated copyright agent at support@chaintrust.app or by certified mail to 138 Lakeview Way, Oldsmar, FL 34677. Your notice must include all information required under 17 U.S.C. § 512(c)(3).
- 7.6 Feedback License.** If you provide ChainTrust with any suggestions, ideas, recommendations, or other feedback relating to the Platform or Services ("Feedback"), you hereby assign to ChainTrust all right, title, and interest in and to such Feedback, and ChainTrust shall be free to use such Feedback for any purpose without restriction or compensation to you.

SECTION 8. THIRD-PARTY SERVICES AND LINKS

- 8.1 Third-Party Services.** The Platform may integrate with, link to, or display content from Third-Party Services, including without limitation third-party blockchain data providers, market data aggregators, wallet connectivity tools, decentralized protocols,

and external APIs. ChainTrust does not own, control, endorse, or take responsibility for any Third-Party Services, and the inclusion of any link or integration does not constitute an endorsement, approval, or recommendation by ChainTrust.

8.2 Third-Party Terms. Your access to and use of any Third-Party Services is governed solely by the applicable terms of service, privacy policies, and other agreements of those third parties. ChainTrust has no liability for any acts or omissions of any third-party provider, and you agree to look solely to such third-party providers for any claims arising from their services.

8.3 No Endorsement. ChainTrust does not endorse any third-party product, service, provider, or content that may be referenced or linked from the Platform. Any reliance by you on Third-Party Services or content is entirely at your own risk.

8.4 Third-Party Data Accuracy. ChainTrust is not responsible for the accuracy, completeness, timeliness, or reliability of any data or information sourced from Third-Party Services and displayed on the Platform. Discrepancies in third-party data are outside ChainTrust's control and shall not give rise to any liability on the part of ChainTrust.

SECTION 9. PRIVACY AND DATA

9.1 Privacy Policy. ChainTrust's collection, use, storage, and disclosure of information obtained through the Platform is governed by ChainTrust's Privacy Policy, which is incorporated into these Terms by reference in its entirety. By using the Platform, you acknowledge that you have read and understood the Privacy Policy and consent to the practices described therein.

9.2 Data Collection. ChainTrust may collect certain personal information, usage data, device information, and technical data in connection with your use of the Platform, as described in the Privacy Policy. This information may be used to provide and improve the Services, personalize your experience, communicate with you, ensure security and compliance, and fulfill legal obligations.

9.3 Consent to Data Processing. By using the Platform, you expressly consent to the collection, processing, storage, and transfer of your information as described in the Privacy Policy and these Terms, including any transfer of your data to the United States and other jurisdictions in which ChainTrust or its service providers operate, which may have data protection laws different from those in your home jurisdiction.

SECTION 10. FEES AND PAYMENTS

10.1 Subscription Services. Certain features of the Platform may be offered on a subscription basis or through in-app purchases, as disclosed at the point of sale ("Paid Services"). All fees for Paid Services are set forth in the Platform at the time of purchase and are subject to change in accordance with Section 10.3. All fees are stated in United States Dollars unless otherwise indicated.

10.2 No Refunds. Except as required by applicable law (including, for purchases made through the Apple App Store, Apple's applicable refund policies, and for purchases made through the Google Play Store, Google's applicable refund policies), all fees paid for Paid Services are non-refundable. ChainTrust does not offer refunds, credits, or exchanges for any subscription fees, in-app purchases, or other payments made in connection with the Services. If you believe you are entitled to a refund under applicable law, please contact support@chaintrust.app.

10.3 Price Changes. ChainTrust reserves the right to change the pricing for any Paid Services at any time, in its sole discretion. ChainTrust will provide reasonable advance notice of any price changes, typically via in-app notification or email. Your continued use of Paid Services following a price change constitutes your acceptance of the new pricing. If you do not agree to a price change, your sole remedy is to cancel your subscription prior to the effective date of such change.

10.4 Taxes. You are solely responsible for the payment of all applicable taxes, levies, duties, or similar governmental assessments of any nature, including value-added taxes, sales taxes, use taxes, and withholding taxes, arising from your purchase of any Paid Services.

SECTION 11. DISCLAIMERS OF WARRANTIES

11.1

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE PLATFORM, SERVICES, AND ALL CONTENT ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT WARRANTY OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE. CHAINTRUST AND ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, AND SERVICE PROVIDERS HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO: (A) IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT; (B) WARRANTIES ARISING FROM COURSE OF DEALING, USAGE OF TRADE, OR COURSE OF PERFORMANCE; AND (C) WARRANTIES THAT THE PLATFORM WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

11.2 No Guarantee of Accuracy. ChainTrust does not warrant or guarantee the accuracy, completeness, reliability, timeliness, or usefulness of any Content, Blockchain Data, market data, or other information provided through the Platform. All data and information are provided for reference purposes only and may contain errors or omissions.

11.3 No Warranty Regarding Blockchain Networks. ChainTrust makes no warranty regarding the performance, availability, security, or continued operation of any blockchain network, protocol, or decentralized infrastructure underlying or referenced by the Platform. Blockchain networks are subject to forks, attacks, congestion, latency, bugs, and other conditions that are entirely outside ChainTrust's control.

11.4 Technology Risk. You acknowledge and accept all risks associated with the use of blockchain technology, including but not limited to smart contract vulnerabilities, protocol-level bugs, network hard forks, consensus failures, software defects, regulatory changes, cryptographic failures, and other technological risks inherent in emerging blockchain and distributed ledger technologies. ChainTrust makes no warranty regarding any such risks.

SECTION 12. LIMITATION OF LIABILITY

12.1

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, CHAINTRUST AND ITS AFFILIATES, OFFICERS, DIRECTORS, SHAREHOLDERS, EMPLOYEES, AGENTS, LICENSORS, AND SERVICE PROVIDERS SHALL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES OF ANY KIND, INCLUDING BUT NOT LIMITED TO: LOSS OF PROFITS, LOSS OF REVENUE, LOSS OF DATA, LOSS OF GOODWILL, LOSS OF DIGITAL ASSETS, BUSINESS INTERRUPTION, OR COST OF SUBSTITUTE SERVICES, ARISING OUT OF OR IN CONNECTION WITH THESE TERMS, THE PLATFORM, OR THE SERVICES, REGARDLESS OF THE CAUSE OF ACTION OR THE THEORY OF LIABILITY (INCLUDING CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE), EVEN IF CHAINTRUST HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

12.2

IN NO EVENT SHALL CHAINTRUST'S TOTAL CUMULATIVE LIABILITY TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THESE TERMS, THE PLATFORM, OR THE SERVICES EXCEED THE GREATER OF: (A) ONE HUNDRED UNITED STATES DOLLARS (USD \$100.00); OR (B) THE TOTAL AMOUNT ACTUALLY PAID BY YOU TO CHAINTRUST FOR THE SERVICES DURING THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING THE DATE ON WHICH THE APPLICABLE CLAIM AROSE.

12.3 Exclusion of Digital Asset Losses. ChainTrust expressly disclaims all liability for any loss, theft, destruction, inaccessibility, or diminution in value of any Digital Assets, whether or not such loss arises from the use of the Platform or any related service. Users acknowledge that the loss of Digital Assets may be permanent and irreversible.

12.4 Jurisdictional Savings Clause. Some jurisdictions do not permit the exclusion or limitation of certain categories of damages or liability. In such jurisdictions, ChainTrust's liability shall be limited to the maximum extent permitted by applicable law. The foregoing limitations shall not apply to the extent prohibited by applicable law.

SECTION 13. INDEMNIFICATION

13.1 User Indemnification Obligation. You agree to indemnify, defend, and hold harmless ChainTrust Technologies LLC and its affiliates, subsidiaries, officers, directors, shareholders, employees, agents, licensors, successors, and service providers (collectively, the "ChainTrust Indemnitees") from and against any and all claims, demands, losses, liabilities, damages, judgments, settlements, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to: (a) your access to or use of the Platform or Services; (b) your breach or alleged breach of any provision of these Terms; (c) your violation of any right of any third party, including Intellectual

Property rights, privacy rights, or publicity rights; (d) your violation of any applicable law, rule, regulation, or order; or (e) any User Content submitted by you through the Platform.

13.2 ChainTrust's Right to Control Defense. ChainTrust reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you under Section 13.1. In such event, you agree to cooperate fully with ChainTrust in asserting any available defenses and to take no action that would prejudice ChainTrust's defense of such matter.

13.3 Cooperation. You agree to cooperate fully with ChainTrust in the defense or settlement of any claim covered by this Section 13, and to provide ChainTrust with all information and assistance reasonably requested in connection therewith. ChainTrust shall not settle any claim covered by this indemnification obligation without your prior written consent (not to be unreasonably withheld) if such settlement imposes any obligation or restriction on you.

SECTION 14. GOVERNING LAW AND JURISDICTION

14.1 Governing Law. These Terms, and any dispute, claim, or controversy arising out of or relating to these Terms, the Platform, or the Services, shall be governed by and construed in accordance with the laws of the State of Florida, United States of America, without regard to its conflict of law principles, rules, or provisions that would cause the application of the laws of any other jurisdiction.

14.2 Exclusive Jurisdiction. With respect to any dispute, claim, or controversy that is not subject to binding arbitration pursuant to Section 15, the parties irrevocably submit to the exclusive jurisdiction of the state and federal courts located in Pinellas County, Florida, and waive any objection to the laying of venue of any such proceeding in such courts, including any objection based on inconvenient forum.

14.3 International Users. Users accessing the Platform from outside the United States are solely responsible for compliance with all applicable local laws, regulations, and

requirements of their respective jurisdictions. ChainTrust makes no representation that the Platform or Services are lawful or appropriate for use in any jurisdiction outside the United States.

- 14.4 Exclusion of CISG.** The United Nations Convention on Contracts for the International Sale of Goods (CISG) is expressly excluded from and shall not apply to these Terms or any transaction or relationship contemplated hereby.

SECTION 15. DISPUTE RESOLUTION AND ARBITRATION

- 15.1 Informal Resolution.** Before initiating any formal legal proceeding, you agree to first attempt to resolve any dispute, claim, or controversy with ChainTrust informally. To do so, you must send written notice to ChainTrust at support@chaintrust.app or by certified mail to 138 Lakeview Way, Oldsmar, FL 34677, describing the nature of the dispute and the relief sought, and both parties agree to engage in good-faith negotiations for a period of at least thirty (30) days from the date of such notice before commencing arbitration or other proceedings.
- 15.2 Binding Arbitration.** If the parties are unable to resolve the dispute through informal resolution within thirty (30) days, either party may submit the dispute to binding individual arbitration. Any such arbitration shall be administered by JAMS (the Judicial Arbitration and Mediation Services, Inc.) under JAMS' Streamlined Arbitration Rules and Procedures then in effect, and shall be conducted by a single, neutral arbitrator. The arbitration shall be held in Pinellas County, Florida, or via videoconference if agreed by both parties.
- 15.3 Authority of Arbitrator.** The arbitrator shall have exclusive authority to resolve all disputes, including disputes about the existence, scope, validity, or enforceability of these Terms or any provision hereof, including the arbitration agreement itself. The arbitrator's decision shall be final, binding, and non-appealable, except as provided under applicable law, and may be entered as a judgment in any court of competent jurisdiction.

15.4

CLASS ACTION WAIVER. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOU AND CHAINTRUST EACH AGREE THAT ALL CLAIMS MUST BE BROUGHT IN THE PARTIES' INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION, CLASS ARBITRATION, MASS ARBITRATION, COLLECTIVE ACTION, CONSOLIDATED ACTION, OR OTHER REPRESENTATIVE PROCEEDING OF ANY KIND. THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF REPRESENTATIVE OR CLASS PROCEEDING. THIS WAIVER IS AN ESSENTIAL AND NON-SEVERABLE ELEMENT OF THE ARBITRATION AGREEMENT; IF THIS WAIVER IS FOUND TO BE UNENFORCEABLE, THE ARBITRATION AGREEMENT SHALL BE VOID IN ITS ENTIRETY.

15.5

JURY TRIAL WAIVER. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, EACH PARTY HEREBY IRREVOCABLY WAIVES ANY AND ALL RIGHTS TO TRIAL BY JURY IN ANY ACTION, PROCEEDING, OR COUNTERCLAIM ARISING OUT OF OR RELATING TO THESE TERMS, THE PLATFORM, OR THE SERVICES.

15.6 Exceptions to Arbitration. Notwithstanding Section 15.2, either party may seek: (a) emergency injunctive or other equitable relief from any court of competent jurisdiction to prevent actual or threatened infringement, misappropriation, or violation of Intellectual Property rights; (b) relief in a small claims court for disputes within the court's jurisdictional limit; or (c) enforcement of a valid arbitration award.

15.7 Opt-Out Right. You may opt out of the arbitration agreement set forth in this Section 15 by sending written notice to ChainTrust at support@chaintrust.app or by certified mail to 138 Lakeview Way, Oldsmar, FL 34677, within thirty (30) days of the date you first access or use the Platform. Your opt-out notice must include your full name, email address associated with your User Account, and a clear statement that you are opting out of arbitration. If you opt out, disputes shall be resolved in accordance with Section 14.2.

15.8 Severability of Arbitration Clause. Except as provided in Section 15.4 (Class Action Waiver), if any portion of this Section 15 is found to be invalid, illegal, or unenforceable by an arbitrator or court of competent jurisdiction, such portion shall be severed, and the remaining provisions of this Section 15 shall continue in full force and effect.

SECTION 16. GLOBAL DISTRIBUTION AND INTERNATIONAL COMPLIANCE

16.1 Availability. The Platform and Services may not be available in all countries or regions. ChainTrust makes no representation that the Platform is appropriate for use or legally permissible in any particular jurisdiction outside the United States. Access to the Platform from territories where such access is prohibited or restricted is done at the User's own risk and sole responsibility.

16.2 Local Law Compliance. Users are solely responsible for compliance with all laws, regulations, rules, and orders applicable to them in their local jurisdictions, including but not limited to laws governing the use of cryptocurrency, blockchain technology, financial services, data privacy, and consumer protection.

16.3 Export Control Compliance. You agree to comply with all applicable U.S. export control laws and regulations, including the Export Administration Regulations (EAR) and all economic sanctions programs administered by OFAC. You may not use, export, re-export, or transfer the Platform or any related technology in violation of applicable export control or sanctions laws.

16.4 GDPR Compliance. For Users who are residents of the European Economic Area (EEA), United Kingdom, or Switzerland, ChainTrust acknowledges its obligations under applicable data protection laws, including the General Data Protection Regulation (GDPR) and equivalent national legislation. ChainTrust's data processing practices with respect to such Users are described in the Privacy Policy. By using the Platform, EEA and UK Users acknowledge and consent to ChainTrust's processing of their personal data as described in the Privacy Policy.

16.5 No Representation for Non-U.S. Use. ChainTrust makes no representation or warranty that the Platform or Services are appropriate, lawful, or available for use outside the United States. The information provided through the Platform has been prepared in accordance with U.S. law and may not satisfy the legal requirements of other jurisdictions.

SECTION 17. APPLE APP STORE COMPLIANCE

17.1 Relationship Between Parties. If you download or access the Application through the Apple App Store, you acknowledge and agree that these Terms are entered into solely between you and ChainTrust Technologies LLC, and not with Apple Inc. ("Apple"). Apple is not a party to these Terms and is not responsible for the Application or its content.

17.2 Apple's Limited Role. Apple has no obligation whatsoever to furnish any maintenance or support services with respect to the Application. Any maintenance, support, or service obligations are the sole responsibility of ChainTrust, as set forth in these Terms.

17.3 Warranty. In the event that the Application fails to conform to any applicable warranty, you may notify Apple, and Apple may, at its sole discretion, refund the purchase price, if any, paid for the Application. To the maximum extent permitted by applicable law, Apple will have no other warranty obligation whatsoever with respect to the Application, and any other claims, losses, liabilities, damages, costs, or expenses

attributable to any failure of the Application to conform to any warranty shall be governed solely by these Terms.

17.4 Product Liability. Apple is not responsible for addressing any claims by you or any third party relating to the Application or your possession and/or use of the Application, including but not limited to: (a) product liability claims; (b) any claim that the Application fails to conform to any applicable legal or regulatory requirement; and (c) claims arising under consumer protection, privacy, or similar legislation.

17.5 Intellectual Property Infringement. Apple is not responsible for the investigation, defense, settlement, or discharge of any third-party claim that the Application, or your possession and use of the Application, infringes any third party's Intellectual Property rights.

17.6 Third-Party Beneficiary. You acknowledge and agree that Apple and Apple's subsidiaries are third-party beneficiaries of these Terms with respect to your use of the Application. Upon your acceptance of these Terms, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms against you as a third-party beneficiary thereof.

17.7 Apple Usage Rules. You agree to comply with all applicable third-party terms of agreement when using the Application, including the Apple Media Services Terms and Conditions and the Apple App Store Review Guidelines. Your use of the Application must comply with the Usage Rules set forth in Apple's App Store Terms of Service.

17.8 Apple-Branded Products. The Application is available for use only on Apple-branded products. ChainTrust makes no warranty or representation that the Application will function on non-Apple hardware, and any such use is at the User's sole risk.

SECTION 18. GOOGLE PLAY STORE COMPLIANCE

18.1 Acknowledgment of Parties. If you download or access the Application through the Google Play Store, you acknowledge and agree that these Terms are entered into solely between you and ChainTrust Technologies LLC, and not with Google LLC ("Google").

Google is not a party to these Terms and is not responsible for the Application or its content. Any claims by you relating to the Application shall be directed solely to ChainTrust, not to Google.

18.2 Google's Limited Role. Google has no obligation whatsoever to furnish any maintenance or support services with respect to the Application. The Application is made available through the Google Play Store, operated by Google LLC. Your use of the Google Play Store is subject to Google's own Terms of Service and policies, which are separate from and in addition to these Terms. All maintenance, support, or service obligations are the sole responsibility of ChainTrust, as set forth in these Terms.

18.3 Warranty. To the maximum extent permitted by applicable law, Google bears no warranty obligation whatsoever with respect to the Application. In the event that the Application fails to conform to any applicable warranty, you may notify Google, and Google may, at its sole discretion, refund the applicable purchase price, if any, paid for the Application. To the maximum extent permitted by applicable law, Google will have no other warranty obligation whatsoever with respect to the Application, and any other claims, losses, liabilities, damages, costs, or expenses attributable to any failure of the Application to conform to any warranty shall be governed solely by these Terms.

18.4 Product Liability. Google is not responsible for addressing any claims by you or any third party relating to the Application or your possession and/or use of the Application, including but not limited to: (a) product liability claims; (b) any claim that the Application fails to conform to any applicable legal or regulatory requirement; and (c) claims arising under consumer protection, privacy, or similar legislation. All such claims shall be directed solely to ChainTrust.

18.5 Intellectual Property Infringement. Google is not responsible for the investigation, defense, settlement, or discharge of any third-party claim that the Application, or your possession and use of the Application, infringes any third party's Intellectual Property rights. ChainTrust, not Google, is solely responsible for the investigation, defense, settlement, and discharge of any such intellectual property infringement claim.

- 18.6 Third-Party Beneficiary.** You acknowledge and agree that Google LLC and its subsidiaries are third-party beneficiaries of these Terms with respect to your use of the Application downloaded from the Google Play Store. Upon your acceptance of these Terms, Google will have the right (and will be deemed to have accepted the right) to enforce these Terms against you as a third-party beneficiary thereof.
- 18.7 Google Play Usage Rules.** You agree to comply with all applicable third-party terms of agreement when using the Application, including Google's Developer Distribution Agreement and Google Play Terms of Service, as each may be updated from time to time. Your use of the Application must comply with all applicable Google Play usage rules and policies.
- 18.8 Android-Compatible Devices.** The Application as distributed via Google Play is intended for use only on Android-compatible devices as defined by Google's compatibility guidelines. ChainTrust makes no warranty or representation that the Application will function on all Android devices, hardware configurations, or operating system versions, and any use on unsupported or non-compatible devices is at the User's sole risk.
- 18.9 In-App Purchases via Google Play.** Any in-app purchases or subscriptions made through the Google Play Store are subject to Google Play's billing policies and terms, as may be updated from time to time by Google. Refund requests for purchases made through the Google Play Store must comply with Google's applicable refund policies. ChainTrust's refund policy as set forth in Section 10 applies solely to purchases made directly through ChainTrust's own billing systems, if any.

SECTION 19. ELECTRONIC COMMUNICATIONS AND NOTICES

- 19.1 Consent to Electronic Communications.** By using the Platform and providing your email address, you expressly consent to receive communications from ChainTrust electronically, including via email, push notification, in-app messaging, or through the Platform. You agree that all notices, disclosures, agreements, and other

communications that ChainTrust provides to you electronically satisfy any legal requirement that such communications be in writing.

19.2 Notice to ChainTrust. All legal notices to ChainTrust must be sent in writing to support@chaintrust.app, or by certified mail to 138 Lakeview Way, Oldsmar, FL 34677. Notices shall be deemed delivered upon confirmation of receipt by ChainTrust.

19.3 Notice to User. ChainTrust may provide notices to you via email to the address associated with your User Account, or through in-app notifications. You are responsible for keeping your email address current and for checking your notifications. Notices shall be deemed received twenty-four (24) hours after they are sent.

SECTION 20. MODIFICATIONS TO TERMS

20.1 Right to Modify. ChainTrust reserves the right to amend, modify, update, or replace these Terms at any time, in its sole discretion. ChainTrust will notify Users of changes by updating the "Effective Date" at the top of these Terms and by providing notice via email or in-app notification.

20.2 Material Changes. For any material changes to these Terms, ChainTrust will provide at least thirty (30) days' advance notice prior to the effective date of such changes, via email or in-app notification. The determination of what constitutes a "material change" shall be made in ChainTrust's reasonable discretion.

20.3 Continued Use as Acceptance. Your continued access to or use of the Platform and Services following the effective date of any modification to these Terms shall constitute your acceptance of, and agreement to be bound by, the modified Terms. If you do not agree to the modified Terms, you must immediately discontinue use of the Platform and Services.

SECTION 21. TERMINATION

21.1 Termination by ChainTrust. ChainTrust may, at its sole and absolute discretion, suspend, restrict, disable, or permanently terminate your access to the Platform and Services, and/or your User Account, at any time, with or without cause, and with or without prior notice. Grounds for termination include, without limitation, any actual or suspected violation of these Terms, fraudulent activity, conduct that ChainTrust determines to be harmful to the Company, other Users, or third parties, or for any business or operational reason.

21.2 Termination by User. You may terminate your use of the Platform and Services at any time by ceasing to use the Platform and deleting your User Account through the account settings within the application. Termination of your account does not relieve you of any obligations incurred prior to the effective date of termination.

21.3 Effect of Termination. Upon termination of these Terms for any reason: (a) the license granted to you under Section 7.2 shall immediately terminate; (b) you must cease all use of the Platform and Services; and (c) any provisions of these Terms that by their nature should survive termination shall survive, including without limitation Sections 2, 3, 4, 7, 11, 12, 13, 14, 15, 22, 23, 24, 25, and 26.

SECTION 22. SEVERABILITY

22.1 If any provision of these Terms is held by a court of competent jurisdiction or an arbitrator to be invalid, illegal, void, or unenforceable for any reason, such provision shall be deemed severed from these Terms, and the remainder of these Terms shall continue in full force and effect with the maximum effect possible.

22.2 To the extent permitted by applicable law, any invalid or unenforceable provision shall be modified to the minimum extent necessary to make it valid and enforceable, and such modified provision shall be given effect consistent with the original intent of the parties.

SECTION 23. ENTIRE AGREEMENT

23.1 These Terms, together with ChainTrust's Privacy Policy and any other policies, guidelines, or supplemental terms incorporated herein by reference, constitute the entire agreement between you and ChainTrust with respect to the subject matter hereof, and supersede all prior and contemporaneous agreements, representations, warranties, understandings, negotiations, and communications, whether written or oral, between you and ChainTrust with respect to the Platform and Services.

23.2 No waiver by ChainTrust of any term or condition set forth in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition. Any waiver by ChainTrust must be in writing and signed by an authorized representative of ChainTrust to be effective.

SECTION 24. WAIVER

24.1 ChainTrust's failure to exercise or enforce any right or remedy available to it under these Terms or applicable law shall not constitute a waiver of such right or remedy and shall not preclude ChainTrust from exercising or enforcing such right or remedy at any subsequent time.

24.2 No course of dealing, course of performance, or usage of trade between the parties shall modify, supplement, or otherwise affect the terms of these Terms. These Terms may only be modified in accordance with Section 20.

SECTION 25. FORCE MAJEURE

25.1 ChainTrust shall not be liable for any delay, interruption, or failure in the performance of its obligations under these Terms, or for any unavailability of the Platform or Services, to the extent such delay, interruption, failure, or unavailability arises from causes beyond ChainTrust's reasonable control, including but not limited to: acts of God, natural disasters, earthquakes, floods, pandemics, epidemics, fires, storms; acts of

government, war, terrorism, civil unrest, insurrection, or rebellion; labor disputes or strikes; internet or telecommunications failures; distributed denial-of-service (DDoS) attacks, cyberattacks, or hacking; blockchain network failures, forks, or outages; third-party service provider failures; power failures; regulatory actions; or any other event of force majeure (each, a "Force Majeure Event").

25.2 In the event of a Force Majeure Event, ChainTrust shall use commercially reasonable efforts to resume normal operations as promptly as practicable and shall notify Users of any material disruptions via available communication channels.

SECTION 26. ASSIGNMENT

26.1 ChainTrust may freely assign, transfer, or delegate any or all of its rights, obligations, and duties under these Terms, in whole or in part, to any affiliate, successor, or acquirer without prior notice to you and without your consent, including in connection with any merger, acquisition, corporate reorganization, asset sale, or change of control transaction.

26.2 You may not assign, transfer, or delegate any of your rights, obligations, or duties under these Terms without ChainTrust's prior written consent. Any purported assignment, transfer, or delegation by you in violation of this Section 26.2 shall be null and void.

26.3 Subject to the foregoing, these Terms shall be binding upon and inure to the benefit of the parties and their respective permitted heirs, successors, and assigns.

SECTION 27. CONTACT INFORMATION

If you have any questions, concerns, or inquiries regarding these Terms or the ChainTrust Platform and Services, please contact us using the information set forth below.

ChainTrust Technologies LLC

Email:

support@chaintrust.app

(For all inquiries, including DMCA notices, arbitration demands, legal process, formal legal correspondence, account issues, technical support, and billing inquiries)

Mailing

Address:

ChainTrust	Technologies	LLC
138	Lakeview	Way
Oldsmar,	FL	34677
United States of America		

ChainTrust will make reasonable efforts to respond to all inquiries within a commercially reasonable time. Response times may vary depending on the nature and volume of inquiries received.

**BY ACCESSING OR USING THE CHAINTRUST PLATFORM OR SERVICES, YOU
ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE LEGALLY
BOUND BY THESE TERMS OF SERVICE IN THEIR ENTIRETY.**

ChainTrust Terms of Service | Version 1.0 | Effective September 25, 2026 | © 2026

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