

GENERAL

This is an agreement ("Agreement") between you and FIREPIN Inc. (including, from time to time, our affiliates and/or subsidiaries, including FIREPIN Incorporated).

The terms "FIREPIN", "we", "our", and "us" refer to FIREPIN in this Agreement. The terms "you" or "your" refer to the individual with whom FIREPIN enters into this Agreement..

By accessing any areas of our website (including FIREPIN.io), applications, exchanges, wallets, platforms, and software (collectively, "Sites") and registering for any accounts therein (as applicable), you agree that you have read, understood, and accepted all of the terms and conditions contained in this Agreement ("Terms"), except as expressly provided in each of the Sites (of which the latter shall take precedence).

You should be aware that there is a high risk of loss while trading or owning digital currency. As with any asset, the value of digital currencies can fluctuate significantly, and there is a significant risk of losing money while purchasing, selling, holding, or investing in digital currencies.

FIREPIN shall operate exclusively in jurisdictions where its Digital Currency Services (as defined below) are expressly licensed.

Even in places where FIREPIN is licensed to deliver its Digital Currency Services (described below), the aforementioned services may not be regulated by the government, and so you may be unprotected. You should carefully assess if trading or owning digital currencies is a good fit for you given your current financial situation. FIREPIN is not bound to give you with legal advice about the regulation of the aforementioned Services by the government of the jurisdiction in where you reside, and you should seek your own legal advice.

If you download applications through any app store distribution platform ("App Provider"), you acknowledge and agree that: I these Terms are between you and us, not the App Provider; the App Provider is under no obligation to provide maintenance and support services or to handle warranty claims; and the App Provider is not responsible for addressing any claims you or any third party may have regarding the App.

If you do not agree with any of these Terms, we recommend that you exit. You agree to these Terms by accessing any of the Sites. Please proceed only if you agree to these Terms.

ELIGIBILITY

To use any of the Digital Currency Services, you must be at least 18 years old and a resident of a country that offers the services. Please keep in mind that not all Digital Currency Services are accessible in all countries.

By accessing or using the Sites, you represent and warrant that your access to or use of the Sites has not been suspended or deleted previously.

ACCESS TO THE SITES

The Sites' accessibility and functionality are dependent on technology that are beyond our control. We cannot guarantee continuous access to or operation of the Sites.

You must register an account with us ("FIREPIN Account") in order to access and use some features on the Sites. You agree to: (a) provide accurate, current, and complete information when creating or

updating a FIREPIN Account; (b) maintain and promptly update your FIREPIN Account information; (c) safeguard the security and confidentiality of your login credentials and restrict access to your FIREPIN Account and computer; (d) promptly notify us if you discover or otherwise suspect any security breaches related to the Sites; and (e) accept responsibility for all activities that occur under your FIREPIN Account or computer.

DIGITAL CURRENCY SERVICES

What You Can Do With This Site's Digital Assets

As indicated above, you may earn, purchase, trade, contribute, swap, and otherwise use various digital currencies, NFTs, and other assets through the Site, including digital assets native to the FIREPIN Network . Digital Assets are not legal tender, are not backed by any government, and are not subject to the Federal Deposit Insurance Corporation or the Securities Investor Protection Corporation's protections or insurance. The Digital Assets available on our Site are not meant for financial purposes; rather, they are intended for use and engagement between Creators and their fans.

You accept the risk of transacting with Digital Assets

While the Site may provide information about the estimated value of Digital Assets, such as \$FRPN, Creator Coin, and NFTs, as well as information about their historical value, the fiat value of all Digital Assets is subject to volatility and change, and Digital Assets may lose value individually and network-wide. FIREPIN has no direct control over or responsibility for the value of any Digital Assets and offers no express or implicit assurance of their fiat worth. Additionally, the Digital Assets that you may use on the Site and the FIREPIN Network may not be freely tradeable or exchangeable outside of the Site and the FIREPIN Network. You understand and accept that any purchase or transaction in Digital Assets undertaken by you or on your behalf is done voluntarily, intentionally, and entirely at your own risk.

FIREPIN does not provide advisory or regulated services to you.

Additionally, you realize and agree that FIREPIN does not provide securities-related services in the United States or to residents of the United States and is not registered with the Securities and Exchange Commission of the United States. Additionally, you accept and understand that FIREPIN is not a money transmitter and that regulated transactions are conducted through third-party licensed money transmitters and compliance service providers. FIREPIN makes no investing, financial, tax, or legal recommendations. The Site's content and applications do not constitute investment advice, financial advice, trading advice, or any other type of advice, and should not be construed as such by any user. FIREPIN makes no recommendation and, save in certain instances, does not provide advice on the actual present fiat worth of any Digital Asset.

ACCOUNT SETUP

To access the Digital Currency Services, you must first create a FIREPIN Account by entering your name, email address, and a password, as well as agreeing to the terms of this Agreement. By creating a FIREPIN Account, you promise and represent that you will use the Digital Currency Services solely for your own benefit and not on behalf of any third person, unless FIREPIN grants you prior authorisation in line with the terms of this Agreement. You are entirely responsible for every activity conducted through your FIREPIN Account. We reserve the right to refuse to open a FIREPIN Account for you, to limit the number of FIREPIN Accounts you may hold, or to suspend or cancel any FIREPIN Account or the trading of specific Digital Currency in your account, in our sole discretion.

If you grant express permission to a third party to access or connect to your FIREPIN Account(s), either through the third party's product or service or through the Sites, you acknowledge that granting permission to a third party to take specific actions on your behalf does not relieve you of any of your obligations under this Agreement. You are entirely liable for the conduct and omissions of any third party who has access to your FIREPIN Account(s), and any action taken by such third party shall be deemed to have been authorized by you. Additionally, you understand and agree that you will not hold FIREPIN liable for any liability arising out of or linked to any act or omission of any third person with access to your FIREPIN Account, and that you will indemnify FIREPIN against any such liability (s).

You agree to give us with the information we require for the purpose of verifying your identification and detecting money laundering, terrorism funding, fraud, or any other financial crime, and to allow us to retain such information. Before you can begin using the Digital Currency Services, including certain Digital Currency transfers, you must complete certain verification procedures, and the limitations on your use of the Digital Currency Services may change as a result of information acquired on an ongoing basis.

The information we request may include your name, address, telephone number, email address, and date of birth, as well as information about your bank account (such as the bank's name, account type, routing number, and account number), customer type, customer role, billing type, and other subscriber status details. By supplying this or any other information requested, you affirm that the information is accurate and complete, and you promise to keep us updated if any of the information you provide changes. This information will be treated in accordance with the data protection principles set forth in this Agreement.

You authorize us to conduct inquiries, directly or through third parties, as necessary to verify your identification or to protect you and/or us from fraud or other financial crime, and to take any action we reasonably believe appropriate in response to the results of such inquiries. You understand and agree that when we do these inquiries, your personal information may be provided to credit reference, fraud prevention, or financial crime authorities, and that these organizations may reply fully to our inquiries. This is a simple identification verification process that should have no detrimental effect on your credit score. Additionally, we may ask you to wait a specific period of time after completing a transaction before allowing you to access other services and/or trade above specified volume limits.

RELYING ON INFORMATION

Our webpages are provided solely for the purpose of providing general information. We are not providing expert advice in this instance. The websites may not contain all accessible information on a given subject. We recommend that you conduct your own checks or get professional advice regarding your specific circumstances, independent of the websites.

We provide execution-only services and do not provide advice on the merits of individual transactions or their tax implications.

Without limiting our other obligations, by requesting that we enter into any transaction, you certify that you have conducted your own independent evaluation and analysis of the transaction's risks. You represent that you possess the necessary information, market acumen, expert guidance, and experience to assess the pros and risks of any transaction independently. We make no representations or warranties regarding the suitability of the products exchanged under these Terms and do not owe you any fiduciary duty in our dealings with you.

Where we do give generic trading suggestions, market comments, or other information: a. this is done in the course of our dealings with you. It is provided purely to assist you in making your own investment decisions and does not constitute advice; and b. we make no representation, warranty, or guarantee regarding the accuracy or completeness of such information or the tax implications of any transaction.

RESTRICTIONS ON USE OF MATERIALS

Unless otherwise specified on the Sites, the Sites and all content and other materials on the Sites, including without limitation any logos and all designs, text, graphics, pictures, information, data, software, sound files, and other files, as well as their selection and arrangement (collectively, "Materials"), are the proprietary property of FIREPIN or its licensors or users.

Without our prior written consent, no material from the Sites may be duplicated, reprinted, uploaded, posted, communicated, or otherwise distributed in any form. Copyright protection applies to all graphics and pictures on the Sites, and they may not be duplicated or appropriated in any way without our prior written approval.

Copyright and other intellectual property rights will be violated if any of the materials are modified or used for any other purpose.

You acknowledge that downloading any software, including any files, pictures, or data accompanying the software (hereafter referred to as "the software") from the Sites in no way transfers title to you. You may not disseminate, sell, decompile, reverse-engineer, or disassemble the software, nor may you make derivative works from the Sites or their contents. Any illegal use of the Sites or the Materials contained therein is expressly forbidden.

SITES ACCURACY AND THIRD PARTY CONTENT

During periods of considerable volatility or volume, access to services may deteriorate or become unavailable. This may result in periods of incapacity to buy or sell and may also result in support response times being delayed.

While we strive to provide accurate and timely information on the Sites, we cannot guarantee that the information is always accurate, comprehensive, or current, and may contain technical mistakes or typographical errors.

To ensure that we continue to offer you with the most full and accurate information possible, information may be altered or updated without notice from time to time, including without limitation information about our policies, goods, and services. As a result, you should verify any information

before relying on it, and any decisions made based on information included on the Sites are solely your responsibility, for which we shall bear no liability.

FIREPIN and its users may make third party content available on the Sites and may provide links to web pages and content that are not owned or managed by FIREPIN (collectively, the "Third Party Content") as a convenience to individuals interested in this information.

FIREPIN does not regulate, support, or adopt Third Party Content and makes no representations or warranties about it, including without limitation regarding its accuracy or completeness.

You understand and accept that we are not responsible or accountable in any way for Third Party Content and assume no responsibility for its updating or review. Users access such Third Party Content at their own risk. Your commercial interactions or correspondence with third parties, as well as your participation in their promotions, and any terms, conditions, warranties, or representations associated with such dealings or promotions, are solely between you and such third parties. FIREPIN shall not be liable for any loss or damage of any kind incurred as a consequence of any such dealings or promotions, or as a result of the presence of such Third Party Content on the Site.

USER CONDUCT AND OBLIGATIONS

The following restrictions and prohibitions on usage apply to your access to the Sites. You agree that you will not upload, post, transmit, share, or otherwise make available any content on or via the Sites that is: a. Illegal, abusive, threatening, harmful, obscene, lewd, offensive, defamatory, or otherwise objectionable. b. May constitute a violation of another's intellectual property rights, privacy rights, right of publicity, or other proprietary rights. c. May violate any local, federal, or international law or any securities exchange rule, whether knowingly or accidentally. d. Is infected with viruses, trojan horses, time bombs, cancelbots, or any other malicious or disruptive computer code, file, or program designed to interrupt, destroy, or limit the functionality of any computer software or hardware, or telecommunications equipment. e. Interfere with, disrupt, disable, impose unreasonable burdens or excessive loads on, or attempt to gain unauthorized access to any portion of the Sites, their computer systems, servers, or networks. f. Post or provide any information about yourself that you know is untrue or misleading, impersonate another person, or otherwise attempt to mislead others about your identity, your relationship with any person or entity, or the origin of any post, message, or other communication. g. Upload, post, transmit, share, or otherwise make available any unsolicited or unauthorized advertising, solicitations, promotional materials, "junk mail," "spam," "chain letters," or any other form of solicitation, bulk e-mail, or duplicative messages. h. Collect, harvest, gather, or extract information on other visitors to or users of the Sites, or otherwise extract data or data fields in a systematic manner, including but not limited to financial and/or currency data or e-mail addresses. i. Use the Sites to collect information for the purpose of sending unsolicited bulk commercial e-mail over the Internet to other Sites users or to other third parties. Internet e-mail sent to or through the computer systems of the Sites, their users, or any third parties that contains invalid or forged headers, invalid or non-existent domain names, or other deceptive addressing is considered counterfeit. j. Provide access to or use of any component of the Sites via a timesharing system, service bureau, the Internet, or any other technology currently available or developed in the future, except as expressly allowed in writing by FIREPIN. k. Redistribute any information or content, including but not limited to financial and currency data, in any manner, including but not limited to printed publication, fax broadcast, web pages, e-mail, web newsgroups or forums, or any other electronic or paper-based service or method, to any person, organization, corporation, or other entity, whether internal or external to your organization. l. Use any information or material, including but not limited to financial and currency data, for any purpose that is competitive with FIREPIN's activities, which include but are not limited to supplying raw currency data and currency rate conversion services. m. Embedding, archiving, caching, framing, scraping, or mirroring any information or content from any section of the Sites within another web site, except with FIREPIN's express written authorization. n. Destroy,

conceal, or change any notice of FIREPIN's intellectual property rights that is displayed on or within the Sites, including but not limited to copyright, trademark, and/or patent notices. o. Copy, decompile, translate, reverse engineer, or otherwise reduce the Sites software, or use any network monitoring or discovery software to ascertain the network and/or computer architecture, except as expressly permitted by obligatory regulations of applicable law that cannot be waived by contract. p. Remove, disable, defeat, or alter any functionality or appearance of the Sites, or intentionally alter the format in which FIREPIN provides financial and currency data, or otherwise circumvent the Sites' regular interfaces to such data; and embed or import any financial and currency data provided in, on, or through the Sites into any information services (whether or not web-based), data files, or application software, including without limitation accounting and payroll systems, unless FIREPIN expressly permits this in writing. q. Embed or import any financial and currency data given in, on, or via the Sites into any information services (whether web-based or not), data files, or application software, including without limitation accounting and payroll systems, unless FIREPIN expressly permits this in writing. r. The preceding prohibitions expressly include, but are not limited to, the practice of "screen scraping," or any other practice or activity with the purpose of obtaining lists of data, portions of databases, or other lists or information from the Sites in any manner or quantity not expressly authorized in writing by FIREPIN.

MODIFICATIONS TO TERMS AND CONDITIONS OF USE

We reserve the right, in our sole discretion, to update or modify any of the terms and conditions stated in these Terms, or any policy or guideline applicable to the Sites. We may notify you of these changes by publishing the new Terms on the Sites and updating the "Last Revised" date at the top of the Terms, or by giving other notices as we choose in our sole discretion from time to time. Using a certain type of notification in some circumstances does not imply that we will use it in other circumstances. Any changes or adjustments to the Sites will take effect immediately upon their publication and will apply to your subsequent use of the Sites.

You renounce any right you may have to explicit notification of such changes or adjustments. Continued use of this Site constitutes acceptance of such changes or revisions; hence, you should examine the Conditions and any applicable policies whenever you use the Sites to ensure that you understand the terms that apply to such use. The most recent version of the Terms is available by clicking on the hypertext link "Terms of Use" at the bottom of our web pages. If you do not agree to the Terms in effect at the time you access or use the Sites, you must immediately terminate your usage of the Sites.

LIMITATION OF LIABILITY

If you have a dispute with one or more users of the services (other than FIREPIN), you agree that neither we nor our affiliates, subsidiaries, or service providers, nor any of their respective officers, directors, agents, joint venturers, employees, or representatives, will be liable for any claims, demands, or damages (actual and consequential, direct or indirect) of any kind or nature arising out of or in any way connected with such disputes.

You agree to indemnify us, our affiliates, subsidiaries, and service providers, as well as each of our or their respective officers, directors, agents, employees, and representatives, against any costs (including attorneys' fees and any fines, fees, or penalties imposed by any regulatory authority) reasonably incurred in connection with any claims, demands, or damages arising out of or related to your breach and/or our enforcement of this Agreement, or your.

FIREPIN's total aggregate liability to you for any single claim or series of connected claims for losses, costs, liabilities, or expenses arising out of or in connection with any breach by FIREPIN of this Agreement shall be limited to the aggregate value of the Digital Currency on deposit in your Wallet and Digital Currency Wallet, respectively, at the time of the relevant claim. Where we are examining a particular claim arising from a particular transaction, this sum shall be further restricted to the purchase / sell price (as applicable) of the disputed transaction..

Apart from the liability cap set forth above, we, our affiliates, subsidiaries, or service providers, or any of our or their respective officers, directors, agents, employees, or representatives, shall not be liable for any of the following types of loss or damage arising out of or in connection with this Agreement or otherwise: a. any loss of profits or income or gains anticipated, including any loss of anticipated trading profits and / or any actual or hypothetical trading losses, whether direct or indirect, regardless of whether we were advised of, knew of, or should have known of the potential of the same. This means, for example (and without limiting the preceding sentence), that if you claim that we failed to properly process a buy or sell transaction, your damages are limited to the combined value of the supported Digital Currency at issue in the transaction, and that you are not entitled to recover for any "loss" of anticipated trading profits or actual trading losses incurred as a result of the failure to buy or sell; b. any loss or damage to reputation or goodwill; any loss of business or opportunity, customers or contracts; any loss or waste of overhead, management, or other staff time; or any other loss of revenue or actual or anticipated savings, whether direct or indirect, regardless of whether we were advised of, knew of, or should have known of the possibility of the same; c. any loss of use of hardware, software, or data, and / or any data corruption; including, but not limited to, any losses or damages arising out of or relating to any inaccuracy, defect, or omission of digital currency price data; any error or delay in the transmission of such data; and / or any interruption in any such data; and d. any loss or damage of any kind that does not directly result from our breach of this Agreement (whether or not you are able to prove such loss or damage).

This Section 14 limitation of responsibility is subject to any responsibilities imposed by relevant law and regulation, including our obligation to take reasonable care and skill in providing the services. Nothing in this Agreement shall restrict our liability for death or personal injury caused by our or our subcontractors' fraud or fraudulent misrepresentation, gross negligence, willful misconduct, or for death or personal injury caused by our or our subcontractors' negligence.

The services are supplied "as is" and "as available," with no further guarantees made by us regarding the services' availability. To be more specific, we provide no implied guarantees of title, merchantability, fitness for a particular purpose, or non-infringement. We make no representations or warranties that access to the Sites, any of the services, or any of the materials contained therein will be uninterrupted, timely, or error-free.

We make no representations or warranties about the correctness, reliability, timeliness, or completeness of historical Digital Currency pricing data on the Sites. While we will make reasonable attempts to handle debits and credits involving bank accounts, credit and debit cards in a timely way, we make no guarantees or warranties regarding the time required to finish processing, which is reliant on a number of circumstances outside our control. While we will make reasonable efforts to process requests for electronic debits and credits involving bank accounts, credit cards, and cheque issuances in a timely manner, we make no representations or warranties regarding the amount of time required to complete processing, which is dependent on a number of factors beyond our control.

Except as expressly stated in this Agreement, you acknowledge and agree that you have not relied on any other statement or understanding, written or oral, about your use and access to the services and Sites.

We are not liable for any breach of the Agreement, including delays, failure to perform, or interruption of service, that results directly or indirectly from abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all effects to the

contrary; we are also not liable for any breach that results from the application of mandatory legal rules.

PRIVACY

Your use of the Sites and our services is subject to our Privacy Policy.

CONTACT

If you have any feedback, questions, or complaints, contact us as provided below: Email: support@FIREPIN.com

In the event of a complaint, please specify the nature of the issue, your preferred method of resolution, and any other information you believe is pertinent. Your complaint will be investigated by a customer complaints officer ("Officer"). The Officer will examine your complaint objectively based on the facts you submit and any additional information provided by FIREPIN.

Within 15 business days of receiving your complaint, the Officer will respond to all points raised in your complaint via email, in which the Officer will: I offer to resolve your complaint in the manner you requested; make a determination rejecting your complaint and explaining why; or offer to resolve your complaint with an alternative solution. In exceptional circumstances, if the Officer is unable to respond to your complaint within 15 business days due to circumstances beyond FIREPIN's control, the Officer will send you a holding reply outlining the reasons for the delay and specifying the deadline by which the Officer will respond to your complaint (which will be no later than 30 business days from our receipt of your complaint).

Any resolution offer provided to you will become binding on us only if you accept it. A resolution offer does not represent an acknowledgment by us of wrongdoing or liability with respect to the subject of the complaint.

DATA PROTECTION

You acknowledge that we may process personal data about you (if you are an individual) and personal data about other individuals (if you are not an individual) that you have submitted (or will provide) to us in connection with this Agreement or the services. We will process this personal information in accordance with the terms of our Privacy Statement. As such, you represent and warrant that: a. your disclosure to us of any personal data relating to individuals other than yourself was or will be made in accordance with all applicable data protection and data privacy laws, and that those data are accurate, up to date, and relevant at the time of disclosure; b. prior to providing any such personal data to us, you acknowledge that you have read and understood our Privacy Policy, and, in the case of personal data relating to an individual, that you have read and understood the applicable data protection

MISCELLANEOUS

This Agreement (including any documents incorporated by reference) constitutes the entire understanding and agreement between you and FIREPIN regarding the subject matter hereof, and it supersedes all prior discussions, agreements, and understandings of any kind (including, without limitation, any prior versions of this Agreement) and of any nature between and among you and FIREPIN.

This Agreement is personal to you, and you may not transfer or assign any of your rights, licenses, interests, or obligations. We reserve the right to transfer or assign our rights, licenses, interests, and / or obligations at any time, including as part of a merger, acquisition, or other corporate reorganization involving FIREPIN, as long as the transfer or assignment does not materially impair the quality of the services you receive. With the exceptions set forth above, this Agreement will bind and benefit the parties, their successors, and permitted assigns.

If any provision of this Agreement is found to be invalid or unenforceable under applicable law, the validity of the remaining provisions will not be affected. If any clause is deemed to be unenforceable, it will be separated from the remaining provisions and the remaining provisions will be enforced.

We may not always enforcing our rights under this Agreement strictly. If we choose not to enforce our rights at any point in time, this is a temporary measure, and we reserve the right to reimpose severe enforcement at any time.

This Agreement, as well as any information or notices provided by you or us, should be written in English. Any translations of this Agreement or other materials are offered solely for your convenience and may not correctly reflect the content included in the original English. In the event of a conflict between the English language versions of this Agreement or other documents, the English language version shall prevail.

If FIREPIN is bought by or merged with another entity, we retain the right to transfer or assign the information we have collected about you and our relationship with you (including this Agreement) as part of such merger, acquisition, sale, or other change of control.

All provisions of this Agreement that, by their nature, extend beyond its expiration or termination, including, without limitation, the Sections relating to suspension or termination, FIREPIN Account cancellation, debts owed to FIREPIN, general use of the Sites, disputes with FIREPIN, and general provisions, will remain binding and in effect following the termination or expiration of this Agreement.