

User Agreement

Coolarch is an online platform for architectural design bidding and tendering, aimed at integrating the resources of outstanding architects at home and abroad, breaking the original information acquisition channels of both parties, allowing customers and designers to easily connect. We are committed to providing customers with the best original design works, while providing a platform for architects with original capabilities to find challenging project resources, fully display and exert their talents.

We pursue excellence and original quality, and are committed to deeply integrating the Internet with the architectural design industry, providing the architectural design industry with a high-quality, efficient, fair and open circulation platform, creating a new type and new benchmark for the development of the architectural design industry.

Before using the various services provided by Coolarch, please be sure to carefully read and fully understand this agreement, especially the terms that exclude or limit responsibility, dispute resolution and applicable law. If you have any questions about the content of this agreement, you can contact our customer service for consultation. During the reading of this agreement or platform registration process, if you do not agree with this agreement or any content therein, you shall immediately stop registering or using Coolarch services.

Once you fill in the registration information according to the registration page instructions, read and agree to this agreement, and complete the registration process, it means that you have fully read and fully understood the rights and obligations specified in this agreement, and agree to be bound by the terms of this agreement. At that time, you should not claim that this agreement is invalid or request to rescind this agreement on the grounds that you have not read the content of this agreement.

The place of performance of this agreement is Chongming District, Shanghai.

1 User Eligibility

1.1 This agreement is a contract between "Coolarch " (hereinafter referred to as the "Platform") and users (including registered users and non-registered users, hereinafter referred to as "users" or "you") regarding the services provided by the Coolarch website (website address: including but not limited to <https://www.coolarch.com>, etc.). "Coolarch " refers to Mingzhu Technology Information Co., Ltd. and its related service operators that may exist. In this agreement, "clients" refer to users who intend to solicit architectural design works/services on the platform, "designers" refer to users who intend to provide architectural design works/services to clients on the platform, and "experts" refer to industry experts who have been invited by the platform to be selected into the platform expert database.

1.2 Users of the Platform must be natural or legal persons with full capacity for civil conduct, and have the corresponding qualifications and abilities required

by laws, regulations, industry standards, and practices regarding the content and scope of services provided. Otherwise, you are not eligible to register as users of the Platform. If the registered user is a company or other legal organization, and it appoints its staff members to register for the Platform and carry out subsequent operations, all actions under the registered account and any operations on the Platform are deemed to have obtained the full authorization of the company/legal person, and the user shall be bound by the aforementioned actions and bear full legal responsibility. If a Platform user fails to meet the eligibility requirements, the Platform has the right to take measures such as canceling orders, freezing or closing accounts, refusing to provide services, etc. If a user lacks the ability to act or lacks the corresponding qualifications and abilities, resulting in losses to any third party, the Platform shall not be liable; if resulting in losses to the Platform and its related parties, the user shall also bear the liability for compensation.

1.3 According to relevant provisions of the "Cybersecurity Law of the People's Republic of China", user registration information must be true and reliable information, and users shall be responsible for the authenticity of such information. Users shall maintain and update their personal user information to ensure its authenticity, accuracy, validity, and integrity. If users provide any false, untrue, outdated or incomplete information, and it is known to the platform, or if the platform has reasonable grounds to suspect that the aforementioned information is false, untrue, outdated or incomplete, the Platform has the right to suspend or terminate the user's account and refuse them from using all or part

of some services of the Platform now and in the future. If the registration information provided by the user is illegal, untrue, inaccurate, or incomplete, users shall bear corresponding responsibilities and consequences arising therefrom, and the Platform reserves the right to pursue legal responsibilities from users.

1.4 The Platform reserves the right to refuse specific individuals or entities to register on this platform.

1.5 This agreement is signed by this platform and the user in Chongming District, Shanghai. The signing of this agreement can be carried out in the form of a paper contract or an electronic contract, with both parties agreeing to sign this contract through a paper contract or an electronic contract, and recognizing that paper contracts and electronic contracts have equal legal effect.

2 Account Deactivation

2.1 You can deactivate your account by emailing hezhu@coolarch.com if all of the following conditions are met:

- a. There are no projects in progress that have been initiated through this platform;
- b. There are no unresolved issues;
- c. There are no unpaid amounts;
- d. There are no other security or legal risks that the platform considers to be possible.

2.2 Prior to deactivating your account, you are responsible for backing up any data stored on this platform. If your service is terminated, the platform can

delete your data from our servers permanently, except as otherwise provided by laws and regulations. The platform is not obligated to return any data to you after service termination.

3 Account Security: Notification and Protection

3.1 After successful registration, our platform will set up an account for you and you can set your own password. At the same time, you are fully legally responsible for all the behaviors that occur under the use of this account and password. It is strictly prohibited to transfer or authorize others to use your account in any form, nor should you use other people's accounts to access and receive relevant services on this platform. After registering, you only obtain the right to use the relevant account, and shall not transfer, rent or donate it to any third party or inherit.

3.2 If you find or know that your account or password has been used without authorization, or there is any behavior that destroys or threatens the security of the platform, you should notify us as soon as possible and take all possible measures to reduce the infringement as much as possible (including preserving evidence and informing relevant authorities). You are responsible for the security protection of your account password. If you fail to take reasonable measures to protect the security of your account, you will be solely responsible for any resulting losses.. Our platform will not be responsible for any loss or theft of user data caused by reasons other than our platform, and for the deletion or failure of storage of user data in this platform's online platform, client and service.

4 Use of the platform

4.1 When using this platform, you must comply with the following code of conduct:

a. Comply with all applicable laws and regulations as well as the rules and regulations of this platform, and do not infringe on the legitimate rights and interests of any third party;

b. Pay the service fees for the services provided by the platform or the designer in the prescribed time and manner;

c. Not conduct reverse engineering, reverse assembly, or reverse compilation of this platform website, and not take advantage of the loopholes of the platform or use hacking techniques to attack the platform or seek benefits;

d. The published content must be accurate, complete, fair, and legal, and do not contain any defamatory, offensive, or infringing content that infringes on others' rights and interests;

e. Not transfer or authorize others to use your account on this platform in any form without authorization;

f. Not use improper means (including but not limited to false transactions, mutual praise, etc.) to improve your own or others' ratings and credit, or use improper means to maliciously evaluate other users and reduce other users' ratings and credit;

g. Without the written permission of this platform, do not use this platform's data and any information displayed on the platform (including but not limited to

copying, modifying, translating, etc.) for use, dissemination, or provision to third parties.

If you violate the above code of conduct, the platform will stop providing services in accordance with Article 7 and 8 of this agreement, and pursue relevant responsibilities in accordance with the law.

4.2 Users must fully understand and agree that in order to avoid possible disputes, this platform will record all user operations and create an operation log. This log will be used for internal archiving for future reference when disputes arise.

4.3 Users must properly keep and use their account numbers and passwords. All activities carried out through the user's account number and password on this platform (including but not limited to clicking to agree to various rules online, purchasing services, making payments, uploading/downloading data and information, sending notifications, etc.) should be deemed as implemented by the users. Users should be held fully responsible for this.

4.4 Users shall make their own judgment on the content they encounter when using this platform's services and bear all risks caused by using the content, including risks caused by relying on the accuracy, completeness, or usefulness of the content. The platform cannot and will not be liable for any losses or damages incurred by users as a result of the foregoing risks.

4.5 You must understand and agree that if you violate this agreement or relevant service terms, resulting in third-party claims, requests, or losses, you

must bear the responsibility independently, and that you must indemnify the platform for any losses suffered by the platform as a result..

4.6 If this platform finds or receives reports from others that you have violated this agreement or have any malicious behavior, the platform has the right to delete or block related content at any time without notice, and to impose penalties on the offending account depending on the circumstances of the behavior, including but not limited to warnings, restrictions or prohibition of using some or all functions, account bans, cancellations and other penalties, and announce the results.

4.7 Except in cases where this platform is at fault, if any disputes arise between users (i.e. designers and customers), they should be handled by the designer and customer themselves, and has nothing to do with the platform..

5 Content published on the platform

5.1 You promise to provide content that is legal, compliant, and does not violate any laws, regulations, or platform rules.

a. The content must not involve pornography, obscenity, feudal superstition, or violation of social order and public morality, etc.;

b. It must not be associated with terrorist activities;

c. It must not contain incorrect or inaccurate information, as well as violate the legitimate rights and interests of users or third parties;

d. It must not contain any viruses, codes, or other computer programs that are intended to destroy, interfere with, secretly intercept, or misappropriate any data or personal information.

5.2 You are legally responsible for the speech and behavior of yourself on the platform. If you spread and disseminate information that is terrorist, pornographic or violates national laws on the platform, the system records of this platform may be used as evidence of your violation of the law.

5.3 Some services of this platform may allow/require users to submit information (including but not limited to any text, images, audio, video, charts, etc.) to this platform and related products. You warrant that you have legal ownership or authorization of the information submitted and that you shall not violate any laws, regulations, or infringe the legitimate rights of any third party. Unless otherwise promised by this platform or required by laws and regulations, this platform has no obligation or ability to monitor the ownership and copyright of the content published by users , and will not be responsible for any reputation or property damage caused by the information submitted by users. You shall provide content to this platform in good faith to ensure that the content provided is true, accurate, complete, and effective. If the content provided is illegal, false, inaccurate or incomplete, you shall bear the corresponding responsibilities and consequences, and this platform reserves the right to terminate unilaterally your use of various services of this platform unilaterally. If it causes economic or other losses to this platform, including but not limited to complaints and litigation caused by the

infringement of your uploaded pictures or design plan, this platform has the right to request compensation for all losses caused.

5.4 You understand and agree that when you submit the above information, you authorize this platform to use such information indefinitely free of charge, including but not limited to copying, modifying, editing, publishing, translating, transmitting, performing, displaying and creating derivative content. At the same time, you agree to authorize this platform to reprint the above information to partners who have signed formal cooperation agreements with a clear indication of user and source from this platform. If you do not agree to the above license, you can stop uploading or delete uploaded information.

5.5 You understand and agree that some or all of the content you submit may not be able to be published on this platform without the consent of this platform. However, this platform has no obligation to review all content. This platform has the right to determine whether to consent, modify, or reject user content at its own discretion.

5.6 You understand and agree that unless otherwise stated by this platform, all products, technologies, software, programs, data, systems, and website content (including but not limited to text, images, files, information, data, website structure, website graphic arrangements, webpage design) provided by this platform and its affiliates are owned by this platform or its affiliates according to law with respect to intellectual property rights and related rights and interests including but not limited to trademark rights, patent rights, copyrights, trade secret

rights. Unless otherwise agreed in writing by this platform or its affiliates, users shall not (and shall not allow any third party to) use, modify, copy, reprint, compile, publish, reverse engineer, reverse compile, publicly disseminate, alter, distribute, or publicly announce the above rights and interests without the permission of this platform or its affiliates, and the platform shall have the right to pursue legal liability for any violation of such rights and interests in accordance with the law.

5.7 This platform respects and safeguards all legitimate rights and interests of users. If you claim that any content published on this platform is false or contains significant omissions or misleading statements or that any content or work on this website infringes on the user's copyrights or trademark rights or other legal rights, you may submit a complaint through the complaint channels provided by this platform and provide identity proof and ownership proof and other materials. This platform will take corresponding measures as soon as possible.

5.8 This platform does not make any representations or warranties about any information, content, materials, products (including software) or services on the platform (except as otherwise provided in laws of the People's Republic of China).

5.9 The content posted by users on this website does not represent the opinions or viewpoints of this platform.

6 Privacy policy

We attach great importance to the protection of user personal information. When you use the services provided by our platform, we will collect, use, and share your

personal information in accordance with this privacy policy. The purpose of this privacy policy is to introduce how we handle your personal information. We hope you can read this privacy policy in its entirety to understand how we process your personal information. If you have any questions, comments, or suggestions about this policy, please contact us through customer service of this platform or hezhu@coolarch.com (please indicate that it is related to our platform and provide specific factual information).

6.1 Scope of application

We are committed to providing better, optimized, and personalized services to constantly meet the needs of users. This privacy policy applies to all services provided by our platform, whether you access our platform or log in to related clients to use the services provided by our platform. It should be noted that this privacy policy does not apply to the services provided by other third parties to you. For example, this privacy policy does not apply to personal information you provide to a designer or client of the platform who relies on the platform to provide services to you.

6.2 How we collect information

We collect information to provide you with better, optimized, and personalized services. The ways we collect information are as follows.

6.2.1 Information you provide to us

When you register for a "Coolarch" account and when you fill out and/or submit information while using the services provided by our platform, including your name, gender, date of birth, ID number, passport name, passport number, phone number,

email address, address, and additional information (such as your province and city, postal code, etc.), educational background and degree certificates, professional title certificates, industry qualification certificates, honor certificates, real estate ownership certificates, and legal person business license information.

6.2.2 Information collected during the service process

To provide and optimize the services you need, we will collect information related to your use of the service, including: when you use our platform services or visit our platform website, we automatically receive and record information on your browser and computer, including but not limited to your IP address, type of browser, language used, date and time of access, hardware and software characteristics, and the webpage records you requested. If you download or use our platform or its associated company client software, or access mobile web pages to use our platform services, we may read information related to your location and mobile devices, including but not limited to device model, device identification number, operating system, resolution, telecom operators, etc. In addition to the above information, we may also collect other information for the reasonable needs of providing services and improving service quality, including the information provided by you when you contact our service team, the questionnaire answers sent to us when you participate in a questionnaire survey, and the relevant information collected when you interact with our associated parties or partners. At the same time, in order to improve the security of the services provided by this platform and to more accurately prevent phishing and malicious software attacks, we may judge the risk of your account

through understanding some of your network usage habits, information about your commonly used software, etc., and may record some URLs that we consider to be at risk.

6.2.3 Information from third parties

In order to provide better, optimized, and more personalized services or jointly provide services to you or for the purpose of preventing internet fraud, our associated parties and partners will share your personal information with us in accordance with the law or in agreement with you or with your consent.

You understand and agree that the following information is not covered by this privacy policy:

a. keyword information entered when using the search service provided by our platform;

b. data collected when you do not select "Anonymous purchase" or "Anonymous review" and other similar functions on our platform during transactions on our platform, including but not limited to bids, transaction information and review details ;

c. credit evaluation, violation of laws and regulations, violation of the rules of our platform or measures taken by our platform in response to actions taken by users on our platform;

d. business registration information such as enterprise names and information of natural person operators that are required to be disclosed by laws and regulations .

6.3 How do we use information

We collect and use your information to provide you with services, improve service quality, and achieve other purposes. Here is how we use your information.

6.3.1 Designer team promotion: The information and articles provided by you to the platform may be edited by the platform, promoted by magazines and media for publicity, in order to strengthen the promotion of the designer team.

6.3.2 Provision of services: We will use your information to provide you with the services you are using, and maintain and improve these services.

6.3.3 Personalized recommendations: We will recommend content that may interest you based on your personal information, including but not limited to project information, work recommendations, etc.

6.3.4 Information Sharing: We may share your information with our partners to provide more personalized services. If you do not want to receive the above information, you can unsubscribe through the corresponding unsubscribe function.

6.3.5 Compliance with laws: We may use your personal information to prevent, detect and investigate fraud, safety hazards, unlawfulness, or violations of our or our affiliates' agreements, policies or rules, in order to protect the legal rights and interests of you, other users, or their affiliates.

6.3.6 Information Merging: We may combine personal information from one service with information from other services to provide more personalized services for you, such as using and disclosing your information to allow you to have a wider social circle.

6.4 How do we share information

We will comply with confidentiality obligations and will not sell or rent any of your information to third parties, except in the following circumstances.

6.4.1 Legal requirements: We may need to share your information in accordance with laws and regulations or requirements from administrative or judicial bodies.

6.4.2 Affiliates: To better provide the services specified in this agreement, we may share your personal information with our affiliates.

6.4.3 Partners: To better provide the services specified in this agreement, we may provide your personal information to trusted partners to enable them to process it for us in accordance with our instructions and privacy policy, as well as any other corresponding confidentiality and security measures.

6.4.4 Intellectual property complaints: If you are a qualified intellectual property complainant and have filed a complaint, upon request from the respondent, we may disclose your information to the respondent to enable both parties to handle possible disputes over rights.

6.4.5 Transaction needs: Only by sharing your information can we provide the services you need or handle disputes or controversies between you and others. For example, if you create a transaction on the platform and one party performs or partially performs the transaction obligation and requests information disclosure, the platform may provide necessary information such as contact details to facilitate the completion of the transaction or the resolution of the dispute.

6.4.6 Compliance with laws: If you violate relevant Chinese laws, regulations, or relevant agreement or relevant rules of the platform, we may need to disclose your information to third parties.

6.4.7 Protection of rights and interests: To safeguard the legitimate rights and interests of the platform and its affiliates or users, we may share your information.

6.5 Information Storage

Information and data collected by this platform about you will be stored on the servers of this platform and/or its affiliated companies. These information and data may be transmitted to the country or region where you are located or where this platform collects information and data, and may be accessed, stored, and displayed there.

6.6 Protection of Your Personal Information

To ensure the security of your information, we have taken various reasonable physical, electronic, and administrative security measures to protect your information from being leaked, damaged or lost. These measures include but are not limited to SSL encryption, encrypted information storage, and access control of data centers. We have also taken strict management measures for all employees or outsourcing personnel who may access your information, including different permission controls based on job positions, signing confidentiality agreements with them, and monitoring their operational situation.

This platform will provide appropriate security measures to protect your information in accordance with current technology and make every effort to ensure

the security of your information. However, please note that there are no "perfect security measures" on the information network. Therefore, we strongly recommend that you properly keep your account and password information.

When using our services for online transactions, you will inevitably disclose your personal information such as contact methods or postal addresses to the counterparty or potential counterparty. Therefore, we strongly recommend that you properly protect your personal information and provide it to others only under necessary circumstances.

If you find that your personal information has been leaked, especially if your account and password are leaked, please immediately contact our customer service so that we can take appropriate measures to protect the security of your account. We will do everything we can to prevent the occurrence of such incidents and, if necessary, take appropriate legal action to protect your interests.

7 Right to refuse to provide services

This platform has the right to refuse to provide services to you and may cancel, suspend or restrict your access to your account, including but not limited to in the following situations:

- a. Your violation of this user agreement;
- b. You maliciously reduce the project price through private negotiation;
- c. You have infringed or may infringe the legal rights of others, including but not limited to intellectual property rights;

- d. You have committed or are currently committing fraud or illegal activities;
- e. You are managing risks to the potential losses of the platform, users or third parties;
- f. Your information provided is false or untrue;
- g. You have not fulfilled the payment obligations under the separately signed fee-charging service contract with the platform (if any);
- h. Other similar reasons. If the platform closes your account due to your violation of this user agreement, you shall also pay the corresponding fees stipulated under this user agreement, i.e., your payment obligations will not be affected by changes in account status.

8 User's liability for compensation to the platform

8.1 In the course of your use of this platform and the services provided by this platform, you shall be fully liable for any lawsuit or request filed by a third party against the platform (as well as the platform's employees, directors, agents, subsidiaries and joint ventures) due to your breach of the user agreement, violation of the law or infringement of the legal rights of a third party.

8.2 If you violate this user agreement, you shall pay all outstanding debts while also compensating the platform for the costs and reasonable expenses incurred in investigating your breach of contract and pursuing the debts (including but not limited to various compensation fees, lawyer fees, litigation fees, travel expenses, appraisal fees, etc.). The above compensation does not affect the platform's requirement for

you to bear liability for breach of contract based on this agreement and other legal provisions.

8.3 In addition, if you have an obligation to pay (platform service fees, etc.) or an obligation to compensate losses, but do not perform it within a reasonable time period after the platform's reminder, the platform has the right to directly use the funds in your specific account on "Coolarch" to offset the fees or damages payable.

9 Platform Liability Limitations

9.1 In any case, we, our related entities, subsidiary entities, or employees shall not be held liable for the following situations:

- a. Any direct or indirect, specific or non-specific, incidental or consequential damages suffered by you that are not attributable to this platform;
- b. Any damages or losses caused to any third party by your violation of this User Agreement or national mandatory laws and regulations;
- c. Damages or losses caused by natural disasters, war, terrorist attacks, strikes, user computer problems, hacker attacks, computer virus intrusion or outbreak, communication or power system failures, network connection failures, government actions, orders of international or domestic courts, or the inaction of third parties, resulting in the inability of this platform to operate normally.

9.2 You understand and agree that the platform may regularly or irregularly carry out maintenance or overhaul of the platform, equipment, hardware and software used to provide services, and if this results in the suspension of platform services during a reasonable period of time, the platform is not responsible for any such suspension.

9.3 You understand and agree that due to the particularity of Internet services, the platform has the right to modify, suspend, or terminate all or part of the services provided by the platform at any time, and the platform shall not be liable to the users or the third party for this. If a paid user terminates this agreement in advance, or if this agreement cannot be performed due to no fault of the platform, the service fee charged by the platform will not be refunded. If the fault of the platform prevents the provision of relevant services to paid users, the platform will compensate in accordance with the relevant agreement clauses signed between the paid user and the platform.

10 Notification

This platform will send you legally effective notification through the email address provided during registration. Unless the sender is informed that the email address is invalid or receives written proof that the email cannot be sent, the notification will be deemed served upon arrival at your email box. In addition, we may also send the above notification to the mailing address provided to this platform during registration. In this case, the notification will be deemed served on the third day from the date of mailing. Any mail sent to us must be sent in the form of a registered letter.

11 Applicable Law

This User Agreement shall be governed by the laws of the People's Republic of China (excluding Hong Kong, Macao, and Taiwan).

12 Transferable

You understand and agree that this platform has the right to independently decide its business strategy. In the event of a merger, division, acquisition, asset transfer, this platform may transfer relevant assets under this agreement to a third party; this platform may also transfer some or all services under this agreement to be operated or performed by a third party. The specific transferee shall be subject to the notice of this platform. In the event of the above transfer, you are still bound by the terms of this User Agreement.

13 Interpretation

The headings of the terms of this User Agreement are for reference only and do not constitute a definition or restriction of the content under the terms. Coolarch reserves the right to interpret this agreement and reserves the right to modify this agreement from time to time, with the latest version prevailing.

14 Other Service Terms

14.1 Please be sure to read carefully all our service terms, as they provide you with all the rules for using this platform. All our service terms, including other terms referred to in these terms, which respectively agree on specific terms for specific services, are all integral parts of the user agreement.

14.2 The launch of various services and activities on this platform, as well as the activation of new functions and products, may involve independent service

agreements, usage instructions, or the need for separate authorization or payment of fees. You must separately understand and confirm these independent agreements and provide corresponding cooperation when participating in relevant activities or using new functions and products. You agree to be bound by or make the corresponding authorization or payment of fees for these independent agreements, otherwise you will not be entitled to the corresponding service content. These independent service agreements, usage instructions, and separate authorization documents are valid components of this agreement and are binding on both the user and this platform. If there are inconsistencies between these independent service agreements, usage instructions, and this agreement, the independent service agreements and usage instructions shall prevail. Matters not covered in the independent service agreements and usage instructions are still subject to this agreement.

14.3 If any provision of this agreement is suspended, rescinded, deemed invalid or unenforceable, such provision shall be deemed separable and shall not affect the validity or enforceability of any remaining provisions or other service agreements and usage instructions documents.

15 Payment Settlement Service

15.1 This platform cooperates with third-party payment institutions to provide users with corresponding payment settlement services when users conduct transactions (including but not limited to sales receipts, procurement payments, transfer of funds within virtual accounting accounts, cash withdrawal, etc.) through

this platform. This platform is only the operator of the platform and does not have any obligation or responsibility for the provision of payment settlement services. Users have the right to read the service agreement of the third-party payment institution on the relevant page of this platform. If users use the relevant services of the third-party payment institution, it is deemed that users agree to accept the relevant constraints of such third-party payment institutions and indicate that users agree to open accounts for payment settlement at such third-party payment institutions. This platform is not responsible for any modifications, suspensions, or terminations of services provided by third-party payment institutions to users for any reasons. Users hereby confirm that they fully understand the risks of online transactions and agree to bear the corresponding responsibilities independently.

15.2 Users understand and agree that the payment and settlement initiated by users during the use of this platform are based on real transactions or business dealings, and there are no situations of money laundering, false invoicing, or other violations of laws and regulations. Users should ensure that this platform is free from any losses and expenses caused by the foregoing matters, or by third-party claims related thereto (or actions or claims taken by third parties).

15.3 Users understand and agree that in the process of using payment settlement services, the funds recorded in the relevant virtual accounting accounts differ from the users' own bank deposits, are not protected by the Deposit Insurance Regulations, and are essentially entrusted to a third-party payment institution for safekeeping with ownership belonging to the users. The property corresponding to the monetary funds

belongs to the users, but it is not deposited in the name of the users themselves and is instead deposited in the name of the third-party payment institution, and the third-party payment institution initiates fund transfer instructions. During the use of this platform's services, this platform is not responsible for the monetary depreciation, exchange rate losses and interest losses, and other risks of the aforementioned property, and this platform is also not required to pay interest on such property.

15.4 When using payment settlement services, users shall follow the requirements of third-party payment institutions and banking and other financial institutions for real-name verification, and provide relevant supporting materials and information (including but not limited to users' identity documents, materials that can reflect their real transaction backgrounds, transaction verification information, information change application documents, entrustment and authorization documents, etc.) for review. Users shall bear full responsibility for the authenticity, accuracy, completeness, and legality of these materials. Users shall provide these materials and information to this platform and authorize this platform to transmit them to the aforementioned entities on their behalf. This platform has no obligation to review any of the materials or information provided by users. If any of the materials or information provided by users fail to pass the review of any party mentioned above, resulting in users being unable to use payment settlement services, users shall bear full responsibility.

15.5 Users hereby authorize this platform to collect, obtain, store, and transmit relevant data and information related to users' payment settlement through this platform to third-party payment institutions, except for sensitive payment information

(including bank card magnetic stripe or chip information, card verification code, CVN2, card validity period, bank card password, etc.) that cannot be obtained or stored in accordance with laws and regulations. This platform is not responsible for any actions taken by third-party payment institutions after obtaining such information and data.

15.6 This platform may, upon the user's request, apply to third-party payment institutions for transaction details, reconciliation, and error handling services on behalf of the user, but the platform has no responsibility to provide the aforementioned services, nor does it assume any responsibility or guarantee for the services provided by third-party payment institutions.

15.7 If during the payment settlement process, the user receives funds that do not belong to him/her, the user agrees to proactively inform this platform and return the funds within five working days after receiving the funds. Otherwise, the user shall bear full responsibility for any damage caused to the platform.

15.8 Users are not allowed to use this platform or any third-party payment institution's system to engage in any activities that violate any laws, regulations, or third-party payment institutions' business processes or norms, including but not limited to:

- a. Infringing on others' reputation, privacy rights, trade secrets, trademark rights, copyrights, patent rights, and other personal and property rights;
- b. Using payment settlement services in the name of others;
- c. Engaging in any illegal trading activities, including but not limited to fraud, money laundering, cash out, gambling, etc.;

d. Using stolen, counterfeit bank card accounts or invalid bank card accounts for transactions;

e. Conducting false transactions without a real transaction background using this platform or any third-party payment institution's system;

f. Other behaviors that the platform has a legitimate reason to believe are inappropriate.

If the user violates the aforementioned provisions, they shall bear the corresponding responsibility themselves, and the platform and any third-party payment institutions have the right to terminate the services provided to the user. If this platform is damaged due to claims, litigation, arbitration, and other procedures resulting from the above issues, the user shall be responsible for removing the adverse impact caused by such damage to this platform and bear the liability for compensation.

15.9 Suspicious transactions, high-risk transactions, illegal behaviors, as well as all events that may damage the interests of this platform, any third-party payment institutions, or all parties involved in the transaction, including but not limited to fraud, counterfeit cards, stolen cards, money laundering, cash out, reasonable rejection by card issuers and enterprise account opening banks (including denial of transactions by cardholders and enterprises), misappropriation of user funds, being reported by stakeholders, being investigated by judicial and other competent authorities, users shall cooperate with this platform and any third-party payment institutions in conducting investigations.

16 Agreement Revision

The Platform reserves the right to revise this agreement from time to time as needed. When this agreement is revised, we will announce the changes on the Platform and the revised agreement will take effect automatically 7 days after the announcement. If you do not agree with the relevant changes, you should immediately stop using the services of this Platform. If you continue to use the services of this Platform, it means that you have accepted the revised agreement.

17 Dispute Resolution

Any disputes arising from this agreement shall be first resolved through friendly negotiation. If it cannot be resolved through negotiation, any party can bring a lawsuit to the People's Court of Chongming District, Shanghai.