

Terms of Service

These LuLfund Terms of Use is entered into between you (hereinafter referred to as “you” or “your”) and LuLfund operators (as defined below). By accessing, downloading, using or clicking on “I agree” to accept any LuLfund Services (as defined below) provided by LuLfund (as defined below), you agree that you have read, understood and accepted all of the terms and conditions stipulated in these Terms of Use (hereinafter referred to as “these Terms”) as well as our Privacy Policy at <https://www.lulfund.com/privacy>. In addition, when using some features of the Services, you may be subject to specific additional terms and conditions applicable to those features.

By completing the registration as a user of our Platforms, you agree with and accept these Terms of Service (hereinafter referred to as the “Terms”) and all policies published on this website. IF YOU DO NOT ACCEPT THESE TERMS OF USE, DO NOT ACCESS THIS SITE AND DO NOT USE ANY OF LULFUND’S SERVICES, PRODUCTS AND CONTENT.

SERVICES PROVIDED BY LULFUND ARE NOT AVAILABLE TO PERSONS OR ENTITIES WHO ARE RESIDE IN, CITIZENS OF, LOCATED IN, INCORPORATED IN OR HAVING A REGISTERED OFFICE IN THE UNITED STATES OF AMERICA, CANADA , HONG KONG SAR AND THE PEOPLE’S REPUBLIC OF CHINA (“BLOCKED PERSONS”). LULFUND DOES NOT MAKE ANY EXCEPTIONS. THEREFORE IF YOU ARE A BLOCKED PERSON, DO NOT ATTEMPT TO USE ANY SERVICE OF LULFUND. USE OF A VIRTUAL PRIVATE NETWORK (VPN) TO CIRCUMVENT THE RESTRICTIONS SET FORTH IS PROHIBITED

1. Definitions

1.1 LuLfund refers to an ecosystem comprising LuLfund websites (whose domain names include but are not limited to <https://www.lulfund.com/>), mobile applications, clients, applets and other applications that are developed to offer LuLfund Services, and includes independently-operated platforms, websites and clients within the ecosystem. In case of any inconsistency between relevant terms of use of the above platforms and the contents of these Terms, the respective applicable terms of such platforms shall prevail.

1.2 LuLfund Operators refer to all parties that run LuLfund , including but not limited to legal persons, unincorporated organizations and teams that provide LuLfund Services and are responsible for such

services. For convenience, unless otherwise stated, references to “LuLfund ” and “we” in these Terms specifically mean LuLfund Operators. UNDER THESE TERMS, LULFUND OPERATORS MAY CHANGE AS LULFUND'S BUSINESS ADJUSTS, IN WHICH CASE, THE CHANGED OPERATORS SHALL PERFORM THEIR OBLIGATIONS UNDER THESE TERMS WITH YOU AND PROVIDE SERVICES TO YOU, AND SUCH CHANGE DOES NOT AFFECT YOUR RIGHTS AND INTERESTS UNDER THESE TERMS. ADDITIONALLY, THE SCOPE OF LULFUND OPERATORS MAY BE EXPANDED DUE TO THE PROVISION OF NEW LULFUND SERVICES, IN WHICH CASE, IF YOU CONTINUE TO USE LULFUND SERVICES, IT IS DEEMED THAT YOU HAVE AGREED TO JOINTLY EXECUTE THESE TERMS WITH THE NEWLY ADDED LULFUND OPERATORS. IN CASE OF A DISPUTE, YOU SHALL DETERMINE THE ENTITIES BY WHICH THESE TERMS ARE PERFORMED WITH YOU AND THE COUNTERPARTIES OF THE DISPUTE, DEPENDING ON THE SPECIFIC SERVICES YOU USE AND THE PARTICULAR ACTIONS THAT AFFECT YOUR RIGHTS OR INTERESTS.

1.3 LuLfund Services refer to various services provided to you by LuLfund that are based on Internet and blockchain technologies and offered via LuLfund websites, mobile applications, and other forms (including new ones enabled by future technological development).

2. Acceptance of Terms

2.1 You are at least 18 years of age and have the full capacity to accept these Terms and enter into a transaction involving digital assets. You are not deprived the right to use our service and have the full capacity for legal action. If you do not meet the above condition, please do not register at our Platforms, otherwise the Company may suspend , block , freeze or terminate your account at any time.

2.2 Your entering into and performing these Terms are not prohibited by the laws and regulations of the country or region to which you belong, reside, pay tax or carry out business activities or other business. If you do not meet the above conditions, you should immediately terminate the registration or stop using our Platforms' services. For the avoidance of doubt, LuLfund does not provide any services to persons or entities who are resided in or a citizen of the United States of America, Canada, the People's Republic of China or Hong Kong SAR.

2.3 By completing the full registration process or continuing to use our Platforms' related services from time to time, you fully understand and accept the entirety of these Terms, as amended and

published from time to time on the Platforms. The contents of these Terms include all the terms of these Terms and the various rules that have been released by our Platforms or may be released in the future. All the rules published on the Platforms from time to time are hereby expressly incorporated and form an integral part of these Terms and have the same legal effect as the body of these Terms.

2.4 Our Platforms have the right to modify these Terms from time to time or to formulate and modify various specific rules according to these Terms and publish them in the relevant system sections of Platforms without separately notifying you. You should pay attention to the changes in these Terms and the specific rules from time to time. If you continue to use the services after the changes in the content of these Terms and the specific rules, you are deemed to have fully read, understood and accepted the amended Terms and the specific rules and to use the services of our Platforms in accordance therewith. You are advised to check these Terms from time to time and in any event on each occasion you utilize any LuLfund Service, access to LuLfund website or mobile application.

2.5 By accepting these Terms and/or accessing the services of our Platforms from your account (either personally or through another person) in accordance with these Terms and the relevant rules and instructions of our Platforms, these Terms shall have legal effect between you and LuLfund. These Terms do not cover legal relationships or legal disputes between you and other users of our Platforms as a result of network services or transactions, if any.

2.6 You also agree that LuLfund may, by giving notice, at its sole discretion immediately terminate your access to our Platforms and to your account. You agree and acknowledge our right to limit, suspend or terminate the service and your user account, prohibit your access to our Platforms and their content, services and tools, delay or remove hosted content, and take technical and legal steps to keep you off our Platforms or any further steps to recover any loss or damages caused if we determine at our sole discretion that you are or may be in breach of any laws, regulations, the rights of third parties, any of these Terms or Platform's policies, you do not meet the condition or capacity to accept these terms, and/or for any other reasons we cease to provide LuLfund Service to you. LuLfund shall not be liable for any loss or damage caused to you or any third party as a result of exercising our rights under this clause.

3. Scope of Service and Your Rights and Obligations

3.1 LuLfund provides you with LuLfund Service, including the service of staking and investment digital asset that mean cryptocurrencies in our platform . We do not purchase or sell digital assets directly from or to users as principal. Our services do not provide users with the ability to trade one form of fiat currency for another form of fiat currency Or one form of fiat currency for digital asset and cryptocurrencies Or one form of digital assets and cryptocurrencies for fiat currency.

3.1.1 Users have the right to invest and stake the digital currency with real-time price and getting predetermined percentage profit of their stake and invest on our Platforms, and have the right to enter in monthly lottery and withdrawal full main capital and profit anytime their account meet the withdrawal condition that described and explained in section 4 (withdrawal condition and staking time) through our Platforms.

3.1.2 Users have the right to view the investment, stake and use our services regarding their accounts on our Platforms, and have the right to operate the functions provided by our Platforms, subject to any restrictions imposed by our Platform against specific users or users from specific regions.

3.1.3 Users have the right to participate in the website activities organized by our Platforms in accordance with the activity rules published by our Platforms and other services undertaken by our Platforms.

3.2 The user understands and agrees that our Platforms can adjust the service content, service type and service form on the Platforms at any time according to the actual situation at our sole discretion. Our Platforms are not responsible for any negative impact or loss caused to you or any third party due to Platforms adjustments.

3.3 Depending on your country of residence, you may not be able to use all the functions of our Platforms. Without prejudice to our right of suspending certain services to users from a specific country, it is your responsibility to ensure that in accessing our Platforms and services, you are complying with the laws and regulations in your country of residence and/or the country from which you access our Platforms and services. For the avoidance of doubt, LuLfund does not provide any services to persons or entities who are resided in or a citizen of the United States of America, Canada, the People's Republic of China or Hong Kong SAR.

3.4 In order to access and use our services, you must create an account with LuLfund. You agree to:

(1) provide accurate, current and complete information when creating the account;

(2) maintain and promptly update your account information to keep it accurate, complete, and current;

(3) maintain the security and confidentiality of your login credentials and restrict access to your account and your computer;

(4) promptly notify LuLfund if you discover or otherwise suspect any security breaches related to our Platforms;

(5) take responsibility for all activities that occur under your account and accept all risks of unauthorized access.

3.5 In order to provide services to users, our Platforms may use user's personal information, non-personal information, and information provided by third parties (hereinafter collectively referred to as "user information"). Once the user registers, logs in, and uses our Platforms' services, the user will be deemed to fully understand, agree and accept the reasonable use of the user information by the Company including but not limited to collection, statistics and analysis thereof.

3.6 You acknowledge that the status of the transaction confirmed by you on our Platforms in accordance with our Platforms' service processes would be an explicit direction for our Platforms to conduct related transactions or operations for you. You agree that our Platforms have the right to deal with related matters in accordance with these Terms and/or relevant documents and rules in accordance with the relevant directions.

3.7 You are responsible for any disputes or losses caused by your failure to promptly modify or confirm the status of the transaction or failure to submit the relevant application. Our Platforms do not assume any responsibility.

3.8 You acknowledge that the Platform not responsible and does not endorse or guarantee the safety, security, or legitimacy of any received funds or transactions of any user and users totally responsible for thies any activity, hold or invest whit digital assets and cryptocurrencies.

3.9 LuLfund has the absolute discretion to freeze, block or terminate any account/accounts or some of account/accounts activity on the Platform that not meet the legal activity and related or proved to cheating or fraud or money laundering or not meet LuLfund activity criteria and have complete discretion to suspend or/and terminate any services related to any accounts . In such circumstances, LuLfund shall disclose on users profile or by sending mails the schedule of blocking and/or

suspension, and the schedule of withdrawal of capital. For the avoidance of doubt, the LuLfund shall have the right to revise, amend or cancel any schedule to terminate the deposit, withdrawal or activity of any accounts without notice. In all circumstances, LuLfund shall not be responsible or liable to any loss or damages arising from blocking any accounts, its activity or the termination of our services related to any accounts.

3.10 LuLfund has the right to restrict or impose conditions in your account, close your account or transfer any asset from your account to any party as LuLfund deemed appropriate if, in LuLfund's discretion, that you (a) may have violated any laws or regulations in any jurisdiction; (b) are a target of investigation by regulators or enforcement agency in any jurisdiction; (c) may have breached of these terms or any rules and regulations imposed by LuLfund; (d) may be convicted in any criminal proceedings; (e) may be subject to any civil proceedings or being a judgment debtor in any jurisdiction which your asset may be claimed by any creditor in any jurisdiction; or (f) have not log in, conduct any action or activity with your account held at LuLfund for over 12 months, or for a period of time set by LuLfund, provided that such period of time shall not be less than 12 months.

4. LuLfund activity criteria

4.1 Creating account and creating invest/stake portfolio

4.1.1 Any real or legal person who requests to use the platform services at his own voluntary and arbitrary and with his own responsibility and his own research and full knowledge of rules and regulations of the platform, after confirming the user request and review requested information by LuLfund and going through the necessary steps to create an account, at the discretion of the LuLfund, user account on the platform will be created and allowed to use platform services and deposit an amount equal to or more than the minimum amount.

4.1.2 The minimum amount of investment or stake is 30 US dollars.

4.1.3 Any user be able to have one or more investment/stake portfolios , and each investment/stake portfolio needs to have the necessary conditions to receive profits, individually, including the minimum number referrals and the minimum stake/investment time duration. user cannot deposit more capital into the created portfolio and for each deposit of user, a unique portfolio will be created and each portfolio needs to have necessary condition to get profit and withdraw.

4.2 Types of LuLfund investment/stake portfolios and the conditions for earning profit from each type of portfolios

4.2.1 Instant Profit

4.2.1.1 a profit equal to 20% of user's main capital awarded to the user after passing 2 days of creating user's investment/stake portfolio.

4.2.1.2 The user must have at least three referrals, each referral having an active investment portfolio in LuLfund.

4.2.1.3 Two referrals of user's referrals, must staked amount of capital that equal to 100% of the user's main capital in the platform.

4.2.1.4 One of the user's referrals if user have more than three referrals or third user's referral, must staked amount of capital that equal to 110% of the user's main capital in the platform.

4.2.1.5 The user will receive the profit from his referrals/sub-referrals only if the user's investment portfolio is active and user's main capital has not been withdrawn. If the user close his investment portfolio and withdraw his profit and capital, the profit from the new referrals/sub-referrals will not be awarded to the user even if new referrals/sub-referrals are invited to the platform with the user's invitation link

4.2.1.6 For each referral that user have, a profit equal to 10% of the invested/staked amount of user's referral is awarded to the user, and the number of referrals that the user can have is unlimited.

4.2.1.7 For each first level sub-referral, a profit equal to 5% of the invested/staked amount of sub-referral is awarded to the user, and the number of first level sub-referrals that the user can have is unlimited.

4.2.1.8 For each second level sub-referral, a profit equal to 3% of the invested/staked amount of sub-referral is awarded to the user, and the number of second level sub-referrals that the user can have is unlimited.

4.2.2 Long-term profit

If the user wants to make a long-term investment or for any reason, user don't want or fails to get the 3 required referrals , after passing 12 months from the time of creating the investment portfolio, the user can withdraw his/him main capital and 20% awarded profit.

4.3 Withdrawal conditions, time and process

4.3.1 Any type of user's withdrawal request , requires security check and confirmation of the platform.

4.3.2 User's withdrawal request is instantly placed in the processing queue whenever registered by the user.

4.3.3 The time of finalizing withdrawal request depends on but not limited to the request registration time, the security discretion of the platform, network congestion, the type of cryptocurrency the user requested for withdraw, and other related cases that platform must check and confirm for withdraw.

4.3.4 The platform has full authority to stop or cancel the user's withdrawal request at its own discretion and ask the user to postpone withdrawal request or ask the user to change the choosen type of cryptocurrency intended for withdraw.

4.3.5 The user can only withdraw the full capital and profit of each investment portfolio after closing portfolio and user cannot request to withdraw a portion of the capital or profit of any portfolios.

If the user wants to withdraw some of his portfolio balance and keep some of investment portfolio balance active in platform, user have to close portfolio and withdraw entire Portfolio balance, and create a new investment portfolio again.

4.3.6 User understand that there may be fees and other related fees arising out of withdrawal, and agree to pay the corresponding fees according to the requirements of our Platforms published from time to time.

4.3.7 Due to unexpected problems such as system failure, network reasons, denial-of-service attacks and other hacking attacks, abnormal transactions, market interruptions, or other possible abnormal conditions, we have the right to cancel the abnormal withdrawal requests and roll back all the deals during a certain period of time according to the actual situation at our sole discretion without any liability whatsoever to user or any third party.

4.4 Heir determination

4.4.1 If the user have an active investment portfolio in LuLfund, user can optionally determine an heir and register the heir's contact information in account dashboard.

4.4.2 If the user determine heir and does not log into account for up to 12 months for any reason, the platform will contact the heir within 20 working days and at the time and manner agreed between platform and heir, the user assets will be transferred to the user's heir.

4.4.3 If user determine heir and 12 months have passed since the user's last login to user's account and user's assets has been transferred to the heir, the platform will not accept any legal or personal claims from the user or any of user relatives or user legal lawyer or user legal heirs or user legal beneficiaries.

LuLfund not accept any personal/legal or financial claims and not liable and should not be known responsible for user's decision.

5. Transaction & Fees

5.1 Our Platforms will provide services for your transactions, and collect necessary services or management fees, in accordance with these Terms, relevant documents, agreements and/or relevant rules and instructions on our Platforms during the service process. Please refer to the relevant documents and the rules and descriptions of the relevant pages of our Platforms which are hereby expressly incorporated into these Terms and may be amended from time to time.

5.2 You agree that our Platforms reserve the right to adjust the specific types and amounts of the aforementioned services or management fees from time to time and to make announcements and amendments in accordance with the Terms and related rules, and your continued access to our services constitutes your acceptance to the relevant rules in their latest forms.

5.3 In the event your account relationship with LuLfund has been terminated, your assets held at LuLfund must be withdrawn within 90 days. LuLfund shall impose a monthly custodian fee equivalent to 5% of the total remaining assets in your account with LuLfund. In any event if your account balance becomes zero (0), LuLfund shall have the right to close your account forthwith.

6. Modification/Suspension/Termination of Service

6.1 These Terms shall remain in force unless unilaterally terminated by our Platforms or upon your application to terminate these Terms and with the consent of our Platforms. In the event that you

violate these Terms, relevant rules, any laws or regulations, or we reasonably suspect that you are involved in illegal or inappropriate conduct in using our services, or at the request of government authorities, our Platforms reserve the right to, at our sole discretion and without any liability whatsoever to you, terminate these Terms, close your account, or restrict your use of our Platforms. However, our termination does not relieve you of your obligations under these Terms or other agreements generated on our Platforms.

6.2 If you find that a third person fraudulently misappropriated or misappropriated your user account and password, or any other circumstances that are not legally authorized, you should immediately notify our Platforms in an effective manner, requesting our Platforms to suspend the related services. All the liabilities, losses, damages, claims, costs or expenses arising from or in connection with use of your account, whether authorized or unauthorized, shall be borne by you.

6.3 In view of the particularity of the network service, you agree that our Platforms have the right to change, discontinue or terminate some or all of the network services at any time without prior notification nor any liability whatsoever to you or any third party.

6.4 You understand that our Platforms need to be repaired or maintained on a platform that provides network services (such as Internet sites, mobile networks, etc.) or related equipment on a regular or irregular basis. If such a situation causes the network service to be interrupted within a reasonable period of time, our Platforms shall provide notice as soon as practicable but shall not be responsible for any loss, damage, claim or liability otherwise arising therefrom.

6.5 Our Platforms have the right to stop, suspend or terminate all or part of the services under these Terms without notice, to take any mitigation or interlocutory measures (including without limitation to cancelling or reversing transactions and freezing accounts), and to remove or delete the registration data, at our sole discretion without any liability whatsoever to you or any third party. Without prejudice to the generality of the above, we may seek to enforce our right in the following scenarios:

- (1) Our Platforms believe that the personal data you provide is not authentic, valid or complete;
- (2) Our Platforms discover or suspect an abnormal or illegal transaction or unusual activities on your part;
- (3) Our Platforms consider that your account is suspected of money laundering, cashing, fraudulent use or other situations that our Platforms consider to be risky;

(4) Our Platforms believe that you have violated these Terms;

(5) If you use the fee-based network service, you do not pay the corresponding service fee to our Platforms as required;

(6) We detect unauthorized access to your account, or your account is subject to a governmental proceeding, criminal/regulatory investigation or any pending litigation;

(7) Other circumstances in which at our Platforms' sole discretion, it is necessary to suspend, interrupt or terminate all or part of the services under these Terms and remove or delete the registration data.

6.6 You agree that the suspension, interruption or termination of your account or any other measures taken by us pursuant to the preceding clause does not release you from your liability, and you shall be liable for possible breach of contract or damages or any other cause of action during your use of the Platform's services, and our Platforms may retain your information.

6.7 If the account of the free network service you registered is not actually used for any consecutive 90 days, our Platforms have the right to delete the account and stop providing relevant network services for you.

7. Rules of Use

7.1 [Account Information Content Specification]

(1) When applying for the Platforms' service, you should provide accurate information in accordance with the relevant rules of the platform. If there is any change in personal data, you should update it in time.

(2) You should not transfer or lend your account number or password to others. If you find that others have illegally used your account, you should immediately notify the Platforms. Our Platforms do not assume any responsibility for the illegal use of accounts and passwords due to viruses, hacking or negligence of users.

7.2 [Service Operation Specifications]

7.2.1 Users shall abide by the provisions of laws, regulations, rules, regulatory documents and policy requirements to ensure the legality of all digital currency sources in the account. You may not engage in the following acts during the use of our Platforms and related services, except as permitted by law or with the written permission of the Platforms:

- (1) Use the Platforms' service to conduct any behaviour that may adversely affect the normal operation of the internet or mobile network;
- (2) Upload, display or disseminate any false, harassing, slanderous, abusive, intimidating, vulgar information or speeches or any other information or speeches in violation of laws and regulations, by using the web services provided by the Platforms.
- (3) Use the Platforms' service system to conduct any behaviour that is not conducive to the Platforms;
- (4) Infringe on the legal rights of third parties, such as reputation rights, portrait rights, intellectual property rights, trade secrets, etc. or infringe on the commercial interests of anyone;
- (5) Induce other users to click on the link page or share information, or use the Platforms' accounts and any features, as well as third-party operating platforms, for promotional purposes without written permission from the Platforms, or to publish commercials that are not licensed by the Platforms;
- (6) Produce or publish methods or tools related to the above acts, or operate or disseminate the methods or tools, whether or not they are for commercial purposes;
- (7) Other breach or potential breach of laws and regulations, rights of any third party, interference with the normal operation of the Platforms.

7.2.2 The user promises to comply with all the digital currency trading ,staking and investing rules of the Platforms including but not limited to the following:

- (1) Browse transaction information

When users browse digital currency transaction information (staking, investing and/or trading) on the Platforms, they should carefully read all the content contained in the transaction information, including but not limited to digital currency price, request amount, handling fee, and the users shall fully accept all the content contained in the transaction information before entering into a transaction by clicking the button.

(2) Submit a request

The user can submit a transaction request after checking and confirming the transaction information. After the user submits the transaction request, that is, the user authorizes our Platforms to processing transaction on behalf of the user, our Platforms will automatically complete the requested transaction without notifying the user in advance.

(3) View transaction details

The user can view the corresponding transaction record through the personal account dashboard to confirm their detailed transaction records.

(4) Cancellation / modification of request

The user has the right to revoke or modify the request at any time before the submitted transaction is executed.

7.3 Our Platforms have the right to review and supervise your use of the Platforms' services (including but not limited to approving the content stored on our Platforms by you). If you use the Platforms' services in violation of any of the above provisions, our Platforms have the right to ask you to remedy your breach (if possible) or directly take all necessary measures (including but not limited to changing or deleting the content you posted, suspending or terminating your right to use the services) to mitigate the impact of your conduct.

7.4 requests you place on LuLfund during regular operation will normally be executed , however requests you place on LuLfund during planned or unplanned downtime will be processed on a commercially reasonable efforts basis once we resume operations. LuLfund reserves the right to reject or cancel orders made and/or pending during downtime.

7.5 Requests may be subject to, and LuLfund shall have no liability for, delays, difficulties, and/or conditions affecting transmission or execution of requests over which LuLfund has no control, including, but not limited to, mechanical or electronic failure or platform congestion.

8. Intellectual Property

8.1 All content on our Platforms are the property of LuLfund and is protected by copyright, patent, trademark and any other applicable laws, unless otherwise specified hereby.

8.2 The trademarks, trade names, service marks and logos of LuLfund and others used on our Platforms are the property of LuLfund and its respective owners. The software, applications, text, images, graphics, data, prices, trades, charts, graphs, video and audio materials used on our Platforms belong to LuLfund. The trademarks and other content on our Platforms should not be copied, reproduced, modified, republished, uploaded, posted, transmitted, scraped, collected or distributed in any form or by any means, no matter manual or automated.

7.3 The use of any content from our Platforms on any other site or a networked computer environment for any other purpose is strictly prohibited; any such unauthorized use may violate copyright, patent, trademark and any other applicable laws and could result in criminal or civil penalties.

8.4 LuLfund is a trademark owned by the Company and allows no unauthorized use by any user or third parties.

8.5 LuLfund supports the protection of intellectual property. If you would like to submit (i) a trademark claim for violation of a mark on which you hold a valid, registered trademark or service mark, or (ii) a copyright claim for material on which you hold a bona fide copyright, please send us an email to support@lulfund.com.

9. Privacy Policy

Once the user registers, logs in, and uses our Platforms' services, the user will be deemed to fully understand, agree and accept our Platforms' privacy agreement.

10. Disclaimer of Liability

Our Platforms are not giving trading advice, tax advice, legal advice, or other professional advice by allowing you to use our services or providing the services herein, the ability to purchase or sell or trade digital assets or the storage of digital assets, and we do not recommend, or endorse that you purchase or sell or trade digital assets, or make any investment. Before engaging in any transaction or investment activity, you should consult a qualified professional.

The services that we provide through LuLfund are provided to you on a strictly "as is," "where is" and "where available" basis. The company does not represent or warrant to the accuracy, completeness,

currentness, non-infringement, merchantability, or fitness for a particular purpose of LuLfund or the information contained therein or services contained thereon. The company shall not be liable to you or anyone else for any loss or injury resulting directly or indirectly from your use of LuLfund or any services provided by LuLfund, including any loss caused in whole or part by any inaccuracies or incompleteness, delays, interruptions, errors or omissions, including, but not limited to, those arising from the negligence of the company or contingencies beyond their control in procuring, compiling, interpreting, computing, reporting, or delivering LuLfund, the services thereon or the information therein. In no event will the company be liable to you or anyone else for any decision made or action taken by you in reliance on, or in connection with your use of LuLfund, the services thereon or the information therein.

In no event will the company be liable to you, whether in contract or tort, for any direct, special, indirect, consequential or incidental damages or any other damages of any kind even if the company has been advised of the possibility thereof. This limitation on liability includes, but is not limited to, the transmission of any viruses which may infect a user's equipment, failure of mechanical or electronic equipment or communication lines, telephone or other interconnect problem, unauthorized access, theft, operator errors, strikes or other labor problems or any force majeure. We cannot and do not guarantee continuous, uninterrupted or secure access to LuLfund.

11. Risks

11.1 Digital assets transaction may be subject to high risks.

11.1.1 The risk of loss in trading , holding, staking or investing digital assets may be substantial and losses may occur over a short period of time.

11.1.2 The price and liquidity of digital assets and the cryptocurrency markets have been subject to large fluctuations in the past and may be subject to large fluctuations in the future.

11.1.3 You acknowledge that digital assets, including those related to specific projects, are subject to inherent business risks, cybersecurity risks, and other uncertainties. While the platform will make reasonable efforts to evaluate the projects behind each payment token, you understand that the platform cannot guarantee the ongoing validity or functionality of any digital asset or project. The platform will impose appropriate warnings or take actions as necessary regarding the payment tokens. If a digital asset or its related project is no longer deemed valid or functional, the platform

reserves the right to remove the associated asset in payment methods. In such cases, the platform will issue announcements via its Platforms and social networks, and users will be given a specified timeframe to withdraw the affected tokens. After the specified deadline, the platform will have no responsibility for the safekeeping of those tokens, and users accept any resulting risk.

11.2 You acknowledge that you are solely responsible for determining the nature, potential value, suitability, and appropriateness of these risks for you, and that LuLfund does not give advice or recommendations.

11.3 Legislative and regulatory changes or actions at the state, federal or international level may adversely affect the use, transfer, exchange and value of digital assets.

12. Indemnity

You agree to defend, indemnify and hold harmless LuLfund from any claim, demand, action, damage, loss, cost or expense, including without limitation reasonable attorneys' fees, arising out or relating to your violation of these Terms; or your violation of any laws, rules or regulations; or your violation of any rights of any other person or entity; or your use of all or part of the services provided by the our Platforms.

In relation to you use of our Services, You shall indemnify us against all liabilities, damages, costs (including legal costs) and expenses arising directly or indirectly from:

- a. any claim made by a third party in connection with your use of our platform; and
- b. any system failure or downtime, and/or any lost or damaged data or software, arising from or in connection with your use of our Services.

13. Notifications

13.1 Notices under these Terms are made by way of public notice and are deemed to have been served as soon as they are published on our Platforms. In addition, other proprietary notices that are posted to you personally will be provided by our Platforms to the email address provided by you at the time of registration, or the in-site message in your personal account, or to the mobile phone provided to our Platforms after your registration. Once sent, it will be deemed to have been

delivered. Please pay close attention to your email address, emails in the message system of the site, messages and SMS messages in your mobile phone.

13.2 You understand and agree that all communication with you will be via electronic communication, including emails, site messages and SMS, and we will use those means to provide you with account-related notices and request receipts. To ensure that you receive all of our communications, you agree to keep your email address up-to-date and notify us immediately if there is any change. Delivery of any notice to the email address/mobile number on record with your user account will be considered valid. If any email is returned as undeliverable, we retain the right to block access to your user account until you provide and confirm a new email address.

14. Disclosures to Legal Authorities and Authorized Financial Institutions

14.1 We may share your personal data with law enforcement agents, data protection authorities, government officials, and other authorities when:

14.1.1 required by law;

14.1.2 compelled by subpoena, court order, or other legal procedure;

14.1.3 we believe that disclosure is necessary to prevent damage or financial loss;

14.1.4 disclosure is necessary to report suspected illegal activity;

14.1.5 disclosure is necessary to investigate violations of these terms.

15. Miscellaneous

Our Platforms reserve the right of final interpretation of these Terms within the scope permitted by law. These Terms and related pages of our Platforms may refer to each other. If there is any conflict, these Terms shall prevail. In addition, if some of the provisions in these Terms are deemed invalid or unenforceable, the other provisions in these Terms will remain in effect.

In the event of any conflict between these Terms and any other agreement you may have with LuLfund, the terms of that other agreement will prevail only if these Terms are specifically identified and declared to be overridden by such other agreement.

Any failure or delay by LuLfund to enforce any of these Terms or to exercise any right hereunder shall not be construed as a waiver to any extent of our rights.