

## Terms of Use

### Last Updated

10/07/2023

### 1. General

These terms and conditions (“Terms”) govern the use of the Website (defined below) and the Services (defined below). These Terms also include any guidelines, announcements, additional terms, policies, and disclaimers made available or issued by us from time to time. These Terms constitute a binding and enforceable legal contract between Oumuamua Pte Limited and its affiliates (“Company”, “Struct Finance”, “we”, “us”) and you, an end user of the services, whether personally or on behalf of an entity (“you” or “User”) at <https://struct.fi/> (“Services”). By accessing, using or clicking on our website (and all related subdomains) or its mobile applications (“Website”) or accessing, using or attempting to use the Services, you agree that you have read, understood, and are bound by these Terms and that you comply with the requirements listed herein. Please note that blockchain networks, even if Struct Finance publishes domain names or other records to them, are controlled by third parties (who may be distributed networks of independent computers), and are therefore not included in the definition of the “Website”. If you do not agree to all of these Terms or comply with the requirements herein, please do not access or use the Website or the Services. If you are acting for or on behalf of an entity, you hereby represent and warrant that you are authorised to accept these Terms and enter into a binding agreement with Struct Finance on such entity’s behalf, and you accept these Terms both on behalf of such entity and on your own behalf. Information contained in this Website is current as at the date of publication, and we may modify, suspend or discontinue the Website or the Services at any time and without notifying you. We note that these Terms between you and us do not enumerate or cover all rights and obligations of each party, and do not guarantee full alignment with needs arising from future development. In addition, when using some features of the Services, you may be subject to specific additional terms and conditions applicable to those features. Therefore, our privacy policy which can be viewed at the “Privacy Policy” link at our Website, platform rules, guidelines and all other agreements entered into separately between you and us are deemed supplementary terms that are an integral part of these Terms and shall have the same legal effect. Your use of the Website or Services is deemed your acceptance of any supplementary terms, too. This Website and the Services are not available to residents of Afghanistan, American Samoa, Angola, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Botswana, Burundi, Cambodia, Cameroon, Canada, Central African Republic, Chad, China, Crimea of Ukraine, Cuba, Democratic People’s Republic of Korea, Democratic Republic of the Congo, Eritrea, Ethiopia, Ghana, Guam, Guinea, Guinea-Bissau, Haiti, Iran, Iraq, Japan, Laos, Lebanon, Liberia, Libya, Madagascar, Mali, Mozambique, Myanmar, Nicaragua, Northern Mariana Islands, Pakistan, Puerto Rico, Republic of the Congo, Russia, Somalia, South Sudan, Sri Lanka, Sudan, Syrian Arab Republic, Tajikistan, Trinidad and Tobago, Turkmenistan, Uganda, United States, Uzbekistan, Vanuatu, Venezuela, Virgin Islands (U.S.), Yemen, and Zimbabwe and any other jurisdiction in which accessing or using our protocol is prohibited (each a “Restricted Country”). We reserve the right to choose markets and jurisdictions to conduct business and may restrict or refuse the access of Website and our Services in other countries or regions in our sole discretion. Please read the Terms carefully. The Terms contain important information, including the risks you take in using our Services and the indemnity you provide to us. If a dispute arises between you and us that cannot be resolved, you agree to use arbitration as a dispute resolution mechanism in accordance with the terms set forth herein and you cannot initiate or participate in class action proceedings. You should only access the Services if you agree completely with these Terms.

### 2. Amendment to Terms

We may change, update, add or remove provisions of these Terms from time to time. Any and all modifications or changes to these Terms will become effective upon publication on our Website or release to Users. Therefore, your continued use of our Services is deemed your acceptance of the modified Terms and rules. If you do not agree to any changes to these Terms, please do not access or use the Website or the Services.

### 3. Protocol

The Website is an interface that enables you to interact with the Protocol, which is a decentralised autonomous smart contract system deployed on certain blockchain networks (the “Protocol”). The Protocol is now available on the Avalanche blockchain and shall be available on one or more blockchain networks which may evolve from time to time. It is further expressly acknowledged that we neither control nor operate the Protocol. Information and materials about the Protocol available on the Website are provided for the information purposes only, are not binding and do not form a part of these Terms. The Protocol is comprised of smart contracts deployed on the blockchain network(s) that operate in a decentralised and autonomous manner. These smart contracts can be reviewed, verified, used, copied, modified, and distributed by anyone (subject to the terms of the applicable license). Accordingly, there might be other interfaces enabling interaction with the Protocol that we neither control nor are affiliated with. Furthermore, anyone can interact directly with the Protocol bypassing Struct Finance and other interfaces. You should carefully and thoroughly review and assess the Protocol and related software before you use them, and any such use shall be at your own risk. You should always do your own research. You further acknowledge that we do not control the Protocol, its underlying blockchain networks, and any software through which such network is formed. Struct Finance only provides the users with the Website being an interface to access the Protocol. Accordingly, in no event shall Struct Finance be responsible for or held liable in connection with the Protocol, underlying blockchain networks or software, their operation, functioning, implementation, or use, and you hereby assume and accept any and all related risks, including the risk of possible losses and damages that you may incur in connection with the use thereof.

### 4. Digital Assets

Our Services relate to Digital Assets (defined below), which refer to a digital representation of value originating in the rights associated with the Digital Asset (defined below), and the ownership of such asset is recorded in a blockchain protocol using smart contracts. There are risks in trading or otherwise dealing in Digital Assets (defined below). We explain some of these risks at section ‘Disclaimers and Assumption of Risks’.

### 5. Your Digital Wallet

When using the Website, you may connect your digital wallet through one of the third party software wallets compatible with the blockchain network where the Protocol is deployed on. Software wallets constitute third party services, and Struct Finance is not responsible for, does not endorse, shall not be held liable in connection with, and does not make any warranties, whether express or implied, as to the software wallets used by you (the “Linked Wallet”) with the Website or otherwise. When using third party software wallets, you should review applicable terms and policies that govern your use of such software. Struct Finance never receives access to or control over the Linked Wallet or virtual assets held in the Linked Wallet. Also, Struct Finance accepts no responsibility for, or liability to, you in connection with the Linked Wallet and makes no representations or warranties regarding how the Services will operate with any specific digital wallet. Therefore, you are solely responsible for securing the Linked Wallet and credentials thereto (including private key, seed phrase, password, etc.) and all actions taken using the Linked Wallet, whether authorised by you or not, until you notify us that the Linked Wallet has been compromised. You agree to notify us immediately if you suspect the Linked Wallet has been compromised or otherwise suspect any security issues related to your use of the Services. Any issues

relating to the Linked Wallet should be addressed to the wallet provider. Struct Finance is not responsible for any acts or omissions by you in connection with the Linked Wallet as a result of the Linked Wallet being compromised. You must provide all equipment, connectivity and software necessary to connect to the Website. You are solely responsible for any costs and expenses, including Internet connection or mobile fees, which you incur when accessing the Services. You may disconnect the Linked Wallet from the Website at any time.

## 6. Eligibility

By accessing, using or clicking on our Website and using or attempting to use our Services, you represent and warrant that: (a) as an individual, legal person, or other organisation, you have full legal capacity and authority to agree and bind yourself to these Terms;(b) you are at least 18 or are of legal age to form a binding contract under applicable laws;(c) your use of the Services is not prohibited by applicable law, and at all times compliant with applicable law, including but not limited to regulations on anti-money laundering (“AML”), anti-corruption, and counter-terrorist financing (“CTF”);(d) you are not a citizen, resident or domiciliary in a Restricted Country, nor are you using our Services on behalf of any person or entity from a Restricted Country;(e) you have not been included in any trade embargoes or economic sanctions list, the list of specially designated nationals maintained by OFAC, or the denied persons or entity list of the U.S. Department of Commerce, nor you have been a subject or target of any other economic sanctions administered or enforced by the United Nations, the European Union or the United Kingdom;(f) you have not been previously suspended or removed from using our Services;(g) if you act as an employee or agent of a legal entity, and enter into these Terms on their behalf, you represent and warrant that you have all the necessary rights and authorisations to bind such legal entity; and(h) you are solely responsible for use of the Services and, if applicable, for all activities that occur on or through your user account.

## 7. Identity Verification

We and our affiliates may, but are not obligated to, collect and verify information about you in order to keep appropriate record of our users, protect us and the community from fraudulent users, and identify traces of money laundering, terrorist financing, fraud and other financial crimes, or for other lawful purposes. All customers who wish to use the Services may, from time to time in our sole discretion, be required to:(a) provide your digital wallet;(b) certify that you are 18 years or older;(c) accept the terms of use and privacy policy; and(d) verify your identity by submitting the documents requested by Struct Finance as needed. Notwithstanding the above minimum verification procedures, we may require you to provide or verify additional information before permitting you to access, use or click on our Website and/or use or attempt to use any Services. We may, in our sole discretion: (a) suspend, restrict, terminate, deactivate or cancel your access to our Website or any or all of the Services; or (b) blacklist you and your digital wallet(s) from accessing to our Website or any or all of the Services, if we reasonably suspect you of using our Website or any or all of the Services provided to you in connection with any prohibited use or business; your use of our Website or any or all of the Services is subject to any pending litigation, investigation, or government proceeding and/or we perceive a heightened risk of legal or regulatory non-compliance associated with your activity; or you take any action that we deem as circumventing our controls, including, but not limited to, abusing promotions which we may offer from time to time. In addition to providing any required information, you agree to allow us to keep a record of that information during the period for which you use our Website or any or all of the Services and within five (5) years after you cease to use our Website or any or all of the Services. You also authorise us to share your submitted information and documentation to third parties to verify the authenticity of such information. We may also conduct necessary investigations directly or through a third party to verify your identity or protect you and/or us from financial crimes, such as fraud, and to take necessary action based on the results of such investigations. We will collect, use and share such information in accordance with our privacy policy. If you provide any information to us, you must ensure that such information is

true, complete, and timely updated when changed. If there are any grounds for believing that any of the information you provided is incorrect, false, outdated or incomplete, we reserve the right to send you a notice to demand correction, directly delete the relevant information, and as the case may be, terminate all or part of the Services we provide for you. You shall be fully liable for any loss or expense caused to us during your use of the Services. You hereby acknowledge and agree that you have the obligation to keep all the information accurate, up-to-date and correct at all times. We reserve the right to confiscate any and all funds that are found to be in violation of relevant and applicable AML or CTF laws and regulations, and to cooperate with the competent authorities when and if necessary.

## 8. Restrictions

You shall not access, use or click on our Website and/or use or attempt to use the Services in any manner except as expressly permitted in these Terms. Without limiting the generality of the preceding sentence, you may NOT (a) use our Website or use the Services in any dishonest or unlawful manner, for fraudulent or malicious activities, or in any manner inconsistent with these Terms; (b) violate applicable laws or regulations in any manner; (c) infringe any proprietary rights, including but not limited to copyrights, patents, trademarks, or trade secrets of Struct Finance or any proprietary rights of other third parties; (d) use our Website or use the Services to transmit any data or send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware, or any other harmful programmes or computer code designed to adversely affect the operation of any computer software or hardware; (e) use any deep linking, web crawlers, bots, spiders or other automatic devices, programmes, scripts, algorithms or methods, or any similar or equivalent manual processes to access, obtain, copy, monitor, replicate or bypass the Website or the Services; (f) make any back-up or archival copies of the Website or any part thereof, including disassembling or de-compilation of the Website; (g) violate public interests, public morals, or the legitimate interests of others, including any actions that would interfere with, disrupt, negatively affect, or prohibit other Users from using our Website and the Services; (h) use the Services for market manipulation (such as pump and dump schemes, wash trading, self-trading, front running, quote stuffing, and spoofing or layering, regardless of whether prohibited by law); (i) attempt to access any part or function of the Website without authorisation, or connect to the Website or Services or any Company servers or any other systems or networks of any the Services provided through the services by hacking, password mining, phishing, cracking or any other unlawful or prohibited means; (j) probe, scan or test the vulnerabilities of the Website or Services or any network connected to the properties, or violate any security or authentication measures on the Website or Services or any network connected thereto; (k) reverse look-up, track or seek to track any information of any other Users or visitors of the Website or Services; (l) take any actions that imposes an unreasonable or disproportionately large load on the infrastructure of systems or networks of the Website or Services, or the infrastructure of any systems or networks connected to the Website or Services; (m) use any devices, software or routine programmes to interfere with the normal operation of any transactions of the Website or Services, or any other person's use of the Website or Services; or (n) forge headers, impersonate, or otherwise manipulate identification, to disguise your identity or the origin of any messages or transmissions you send to Struct Finance or the Website. By accessing the Services, you agree that we have the right to investigate any violation of these Terms, unilaterally determine whether you have violated these Terms, and take actions under relevant regulations without your consent or prior notice.

## 9. Fees and Payment

Any transactions from the Website will be done through smart contracts on a blockchain using a wallet compatible with Avalanche or any other blockchain as may evolve from time to time. Any financial transactions that you engage in will be conducted solely through the blockchain via a wallet. We will have no insight into or control over these payments or transactions, nor do we have the ability to reverse any transactions. With that in mind, we will have no liability to you or to any third party for any claims or

damages that may arise as a result of any transactions that you engage in via the Website, or any other transactions that you conduct via Avalanche or other blockchain networks. We may implement at our sole discretion, additional means of payments (including but not limited to) fiat or cryptocurrency payments that are provided by independent third party service providers that we have partnered with. Such fiat or cryptocurrency payment options will be directly accessible on the Website. You, however, acknowledge and understand that we have no insight into, or direct control over, the services provided by such third party service providers and we shall have no liability to you or to any third party for any claims or damages that may arise from your use of such services. The use of any third party payment services available on our Website will likely have its own set of rules and guidelines for usage of such services. We do not endorse, and we shall not be responsible or liable for, any content, advertising, products, payment mechanisms and processes or materials on or available from your use of such services. Avalanche and other blockchain networks may require the payment of a transaction fee ("Gas Fee") for every transaction that occurs on the network. The Gas Fee funds the network of computers that run the decentralised Avalanche or other blockchain networks. This means that you will need to pay a Gas Fee for each blockchain transaction that occurs via the Website.

#### 10. Termination, Suspension or Modification of Access

Struct Finance may terminate, suspend, or modify your access to Website and/or the Services, or any portion thereof, immediately and at any point, at its sole discretion. Struct Finance will not be liable to you or to any third party for any termination, suspension, or modification of your access to the Services. Upon termination of your access to the Services, these Terms shall terminate, except for those clauses that expressly or are intended to survive termination or expiry.

#### 11. Disclaimers and Assumption of Risk

OUR SERVICES ARE PROVIDED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS WITHOUT ANY REPRESENTATION OR WARRANTY, WHETHER EXPRESS, IMPLIED OR STATUTORY. YOU HEREBY ACKNOWLEDGE AND AGREE THAT YOU HAVE NOT RELIED UPON ANY OTHER STATEMENT OR AGREEMENT, WHETHER WRITTEN OR ORAL, WITH RESPECT TO YOUR USE AND ACCESS OF THE SERVICES TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT. STRUCT FINANCE DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT ACCESS TO THE WEBSITE, ANY PART OF THE SERVICES, INCLUDING MOBILE SERVICES, OR ANY OF THE MATERIALS CONTAINED THEREIN, WILL BE CONTINUOUS, UNINTERRUPTED, TIMELY, OR FREE OF ERROR, HARMFUL COMPONENTS OR OTHER MALICIOUS, DESTRUCTIVE OR CORRUPTING CODE, AGENT, PROGRAMME OR MACROS AND WILL NOT BE LIABLE FOR ANY LOSSES RELATING THERETO. STRUCT FINANCE DOES NOT REPRESENT OR WARRANT THAT THIS WEBSITE WILL MEET YOUR NEEDS, OR THAT THE WEBSITE, THE SERVICES OR ANY MATERIALS OF STRUCT FINANCE ARE ACCURATE, COMPLETE, RELIABLE, CURRENT, ERROR-FREE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WE AND OUR AFFILIATES AND THEIR RESPECTIVE SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, REPRESENTATIVES, SUPPLIERS OR CONTRACTORS EXPRESSLY DISCLAIM ANY LIABILITY, WHETHER IN CONTRACT, TORT, STRICT LIABILITY OF OTHERWISE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, INTANGIBLE OR CONSEQUENTIAL LOSSES OR DAMAGES ARISING OUT OF OR RELATING TO: (a) ANY PERFORMANCE OR NON-PERFORMANCE OF THE SERVICES, OR ANY OTHER PRODUCT, SERVICE OR OTHER ITEM PROVIDED BY OR ON BEHALF OF STRUCT FINANCE OR ITS AFFILIATES; (b) ANY AUTHORISED OR UNAUTHORISED USE OF THE WEBSITE OR SERVICES, OR IN CONNECTION WITH THIS AGREEMENT; (c) ANY INACCURACY, DEFECT OR OMISSION OF ANY DATA OR INFORMATION ON THE WEBSITE; (d) ANY ERROR, DELAY OR INTERRUPTION IN THE TRANSMISSION OF SUCH DATA; (e) ANY DAMAGES INCURRED BY ANY ACTIONS, OMISSIONS OR VIOLATIONS OF THESE TERMS BY ANY THIRD PARTIES; OR (f) ANY DAMAGE CAUSED BY ILLEGAL ACTIONS OF OTHER THIRD PARTIES OR ACTIONS WITHOUT AUTHORISED BY STRUCT FINANCE, INCLUDING BUT

NOT LIMITED TO ANY VIRUS ATTACK, THEFT OR OTHER SECURITY THREATS, SECURITY BREACH OR OTHER TECHNOLOGICALLY HARMFUL MATERIAL DAMAGING COMPUTER EQUIPMENT, COMPUTER PROGRAMMES, DATA, SOURCE CODE, SMART CONTRACT OR OTHER PROPRIETARY MATERIAL; OR (g) ANY LOSS OR DAMAGE ASSOCIATED WITH THE BLOCKCHAIN UNDERLYING TECHNOLOGY NOT FUNCTIONING AS INTENDED, PROTOCOL DEFICIENCIES OR TECHNOLOGICAL FAILURE. EVEN IF STRUCT FINANCE KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES AND NOTWITHSTANDING THE FAILURE OF ANY AGREED OR OTHER REMEDY OF ITS ESSENTIAL PURPOSE, EXCEPT TO THE EXTENT OF A FINAL JUDICIAL DETERMINATION THAT SUCH DAMAGES WERE A RESULT OF OUR GROSS NEGLIGENCE, ACTUAL FRAUD, WILLFUL MISCONDUCT OR INTENTIONAL VIOLATION OF LAW OR EXCEPT IN JURISDICTIONS THAT DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES. WE WILL NOT BE LIABLE TO ANY PERSON FOR ANY LOSS RESULTING FROM A CAUSE OVER WHICH WE DO NOT HAVE CONTROL. THIS PROVISION WILL SURVIVE THE TERMINATION OF THESE TERMS. WE MAKE NO WARRANTY AS TO THE MERIT, LEGALITY OR JURIDICAL NATURE OF ANY TOKEN SOLD ON OUR PLATFORM (INCLUDING WHETHER OR NOT IT IS CONSIDERED A SECURITY OR FINANCIAL INSTRUMENT UNDER ANY APPLICABLE SECURITIES LAWS). BY MAKING USE OF OUR SERVICES, YOU ACKNOWLEDGE AND AGREE THAT: (A) YOU ARE AWARE OF THE RISKS ASSOCIATED WITH TRANSACTIONS OF ENCRYPTED OR DIGITAL TOKENS OR CRYPTOCURRENCIES WITH A CERTAIN VALUE THAT ARE BASED ON BLOCKCHAIN AND CRYPTOGRAPHY TECHNOLOGIES AND ARE ISSUED AND MANAGED IN A DECENTRALISED FORM ("DIGITAL ASSETS"); (B) YOU SHALL ASSUME ALL RISKS RELATED TO THE USE OF THE SERVICES AND TRANSACTIONS OF DIGITAL ASSETS; AND (C) STRUCT FINANCE SHALL NOT BE LIABLE FOR ANY SUCH RISKS OR ADVERSE OUTCOMES. AS WITH ANY ASSET, THE VALUES OF DIGITAL ASSETS ARE VOLATILE AND MAY FLUCTUATE SIGNIFICANTLY AND THERE IS A SUBSTANTIAL RISK OF ECONOMIC LOSS WHEN PURCHASING, HOLDING OR INVESTING IN DIGITAL ASSETS.

## 12. Intellectual Property

All present and future copyright, title, interests in and to the Services, registered and unregistered trademarks, design rights, unregistered designs, database rights and all other present and future intellectual property rights and rights in the nature of intellectual property rights that exist in or in relation to the use and access of the Website and the Services are owned by or otherwise licensed to Struct Finance. Subject to your compliance with these Terms, we grant you a non-exclusive, non-sub license, and any limited license to merely use or access the Website and the Services in the permitted hereunder. Except as expressly stated in these Terms, nothing in these Terms should be construed as conferring any right in or license to our or any other third party's intellectual rights. If and to the extent that any such intellectual property rights are vested in you by operation of law or otherwise, you agree to do any and all such acts and execute any and all such documents as we may reasonably request in order to assign such intellectual property rights back to us. You agree and acknowledge that all content on the Website must not be copied or reproduced, modified, redistributed, used, created for derivative works, or otherwise dealt with for any other reason without being granted a written consent from us. Third parties participating on the Website may permit us to utilise trademarks, copyrighted material, and other intellectual property associated with their businesses. We will not warrant or represent that the content of the Website does not infringe the rights of any third party.

## 13. Independent Parties

Struct Finance is an independent contractor but not an agent of you in the performance of these Terms. These Terms shall not be interpreted as facts or evidence of an association, joint venture, partnership or franchise between the parties.

## 14. No Professional Advice or Advertisement

All information provided on the Website and throughout our Services is for informational purposes only and should not be construed as professional advice. We do not provide investment advice or investment

recommendations and no communication, through the Website or in any other medium, should not be considered as a substitute for tailored investment advice or construed as advice or recommendation. The information and descriptions contained in the Website are not to be construed as an offering memorandum, advertisement or prospectus. Accordingly, this information is not intended to be a complete description of all terms, exclusions and conditions applicable to the Services described in this Website. This Website and any information or materials contained in it do not constitute the distribution, an offer or solicitation of any kind to purchase or sell any product, security or instrument whatsoever nor should they be construed as providing any type of investment or other advice or recommendations by us, any of our affiliates or third parties to any person in any jurisdiction where such distribution, offer, solicitation, purchase or sale would be unlawful under the laws of such jurisdiction. Moreover, we do not give investment advice, endorsement, analysis or recommendations with respect to any cryptocurrencies, digital assets, tokens or securities or provide any financial, tax, legal advice or consultancy services of any kind. We are not your broker, intermediary, agent, or advisor and has no fiduciary relationship or obligation to you in connection with any trades or other decisions or activities effected by you using this Website. Investing in digital assets is highly risky and may lead to a total loss of investment. You must have sufficient understanding of cryptographic tokens, token storage mechanisms (such as token wallets), and blockchain technology to appreciate the risks involved in dealing in digital assets. You understand and agree that the value of digital assets can be volatile, and we are not in any way responsible or liable for any losses you may incur by using or transferring digital assets in connection with our Services. You should not take, or refrain from taking, any action based on any information contained on the Website. Before you make any financial, legal, or other decisions involving our Services, you should seek independent professional advice from an individual who is licensed and qualified in the area for which such advice would be appropriate. You should conduct your own due diligence of any issuer or cryptocurrencies and consult your advisors prior to making any investment decision. You are recommended to exercise prudence and trade and invest responsibly within your own capabilities. You are solely responsible for determining whether any investment, investment strategy or related transaction is appropriate for you according to your personal investment objectives, financial circumstances and risk tolerance, and you shall be solely responsible for any loss or liability therefrom. You should consult legal or tax professionals regarding your specific situation. We do not recommend that any cryptocurrencies should be bought, earned, sold, or held by you and we will not be held responsible for the decisions you make based on the information provided by us on this Website. Please note that Struct Finance is currently in its beta phase. While we've made every effort to ensure the security and functionality of our protocol, using it comes with potential risks. We encourage all users to fully understand these risks before engaging with our platform. The protocol is provided on an "as is" and "as available" basis. Your use of the platform is at your sole risk. Struct Finance does not offer any express or implied warranties or guarantees regarding the platform's safety, reliability, timeliness, or performance.

#### 15. Indemnification

You agree to indemnify and hold harmless Struct Finance and its affiliates and their respective shareholders, members, directors, officers, employees, attorneys, agents, representatives, suppliers or contractors from and against any potential or actual claims, actions, proceedings, investigations, demands, suits, costs, expenses and damages (including attorneys' fees, fines or penalties imposed by any regulatory authority) arising out of or related to (a) your use or misuse of, or conduct in connection with, the Website or Services; (b) your use or disposal of any Digital Assets; (c) your breach or our enforcement of these Terms; (d) your default, negligence, recklessness or wilful misconduct; or (e) your violation of any applicable law, regulation, or rights of any third party during your use or misuse of the Website or Services. If you are obligated to indemnify Struct Finance and its affiliates and their respective shareholders, members, directors, officers, employees, attorneys, agents, representatives, suppliers or contractors pursuant to these Terms, Struct Finance will have the right, in its sole discretion, to control

any action or proceeding and to determine whether Struct Finance wishes to settle, and if so, on what terms. Your obligations under this indemnification provision will continue even after these Terms have expired or been terminated.

#### 16. Taxes

As between us, you will be solely responsible to pay any and all sales, use, value-added and other taxes, duties, and assessments (except taxes on our net income) now or hereafter claimed or imposed by any governmental authority (collectively, "Taxes") associated with your use of the Services. Except for income taxes levied on the Company, you: (i) will pay or reimburse us for all national, federal, state, local, or other taxes and assessments of any jurisdiction, including value-added taxes and taxes as required by international tax treaties, customs or other import or export taxes, and amounts levied in lieu thereof based on charges set, services performed or payments made hereunder, as are now or hereafter may be imposed under the authority of any national, state, local or any other taxing jurisdiction; and (ii) shall not be entitled to deduct the amount of any such taxes, duties or assessments from payments made to us pursuant to these Terms.

#### 17. Confidentiality

You acknowledge that the Services contain Struct Finance and its affiliates' trade secrets and confidential information. You agree to hold and maintain the Services in confidence, and not to furnish any other person any confidential information of the Services or the Website. You agree to use a reasonable degree of care to protect the confidentiality of the Services. You will not remove or alter any of Struct Finance or its affiliates' proprietary notices. Your obligations under this provision will continue even after these Terms have expired or been terminated.

#### 18. Anti-Money Laundering

Struct Finance expressly prohibits and rejects the use of the Website or the Services for any form of illicit activity, including money laundering, terrorist financing or trade sanctions violations. By using the Website or the Services, you represent that you are not involved in any such activity.

#### 19. Force Majeure

Struct Finance shall have no liability to you if it is prevented from or delayed in performing its obligations or from carrying on its Services and business, by acts, events, omissions or accidents beyond its reasonable control, including, without limitation, strikes, failure of a utility service or telecommunications network, act of God, war, riot, civil commotion, malicious damage, compliance with any law or governmental order, rule, regulation, or direction.

#### 20. Jurisdiction and Governing Law

The parties shall attempt in good faith to mutually resolve any and all disputes, whether of law or fact, and of any nature whatsoever arising from or with respect to these Terms. These Terms and any dispute or claim arising out of or in connection with the Services or the Website shall be governed by, and construed in accordance with, the laws of the British Virgin Islands. Any dispute that is not resolved after good faith negotiations may be referred by either party for final, binding resolution by arbitration under the arbitration rules of the British Virgin Islands International Arbitration Centre ("BVIAC") under the BVIAC Administered Arbitration Rules in force when the notice of arbitration is submitted. The law of this arbitration clause shall be the laws of British Virgin Islands. The seat of arbitration shall be the British Virgin Islands. The number of arbitrators shall be one (1). The arbitration proceedings shall be conducted in English. Any Dispute arising out of or related to these Terms is personal to you and us and will be resolved solely through individual arbitration and will not be brought as a class arbitration, class action or any other type of representative proceeding. There will be no class arbitration or arbitration in which



an individual attempts to resolve a dispute as a representative of another individual or group of individuals. Further, a dispute cannot be brought as a class or other type of representative action, whether within or outside of arbitration, or on behalf of any other individual or group of individuals.

#### 21. Severability

If any provision of these Terms is determined by any court or other competent authority to be unlawful or unenforceable, the other provisions of these Terms will continue in effect. If any unlawful or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect (unless that would contradict the clear intention of the clause, in which case the entirety of the relevant provision will be deemed to be deleted).

#### 22. Notices

All notices, requests, demands, and determinations for us under these Terms (other than routine operational communications) shall be sent to [team@oumuamua.fi](mailto:team@oumuamua.fi).

#### 23. Assignment

You may not assign or transfer any right to use the Services or any of your rights or obligations under these Terms without prior written consent from Struct Finance, including any right or obligation related to the enforcement of laws or the change of control. Struct Finance may assign or transfer any or all of its rights or obligations under these Terms, in whole or in part, without notice or obtaining your consent or approval.

#### 24. Third Party Rights

No third party shall have any rights to enforce any terms contained herein.

#### 25. Third Party Website Disclaimer

Any use of blockchain networks or third party services available on the Website or via links to third party websites from our Website and Services does not imply endorsement by us of any product, service, information or disclaimer presented therein, nor do we guarantee the accuracy of the information contained on them. If you suffer loss from using such third party product and service, we will not be liable for such loss. In addition, third party service providers will likely have their own set of rules and guidelines for usage of such services. Since we have no control over the terms of use or privacy policies of third-party websites, we urge you to carefully read and understand them before using their services.