## **Disclaimer**

- 1. All customers who register and open an account at 101 Financial must promise that the information they provide is true and accurate, and their account must not be authorized to be used by others. 101 Financial does not assume any obligation to review the authenticity of the owner of the registered mobile phone number. If the account is registered on the 101 Financial platform by using a stolen, fraudulent, or misused personal mobile phone number, 101 does not assume any responsibility for this.
- 2. All customers who register and open an account on 101 Financial must abide by the relevant laws, regulations, and the rules of using the 101 Financial platform, and must not post any politically incorrect speech on the 101 Financial platform (live broadcast, exchange group, etc.), or any involvement in obscenity and pornography, false advertisements, bloody violence, insults and slanders, leaks of personal privacy violations of information, etc., and must not engage in activities that infringe third party's intellectual property rights and other legal rights, otherwise all losses arising therefrom will be borne by the customer, and 101 Financial will not bear any responsibility.
- Under any and all circumstances, 101 will not be liable for any punitive, indirect, incidental, special, or joint loss or damage arising from the use of the platform, including but not limited to indirect personal damages and commercial profits, loss, interruption of transactions, loss of business information, or any other related loss of benefits.
- 4. There is a risk of loss in investing in securities or financial products, 101 Financial does not assume any responsibility for the losses incurred by customers' investment activities.
- 5. Due to malicious attacks by Internet hackers, network server failures, and other unpredictable factors, market data and other securities-related data may be incorrect or delayed.
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The above information:

(1) For reference only;

- (2) Does not constitute a recommendation for any financial product;
- (3) Unless expressly authorized, it shall not be copied or distributed again; and
- (4) Can be withdrawn from time to time.

The above information is not intended and does not constitute an offer or active solicitation to purchase or sell any financial instrument. The value and return of investment may rise or fall. Past performance cannot guarantee future performance.

- 7. The customer's network terminal equipment and software system may be subject to illegal attacks or virus infections, resulting in failure to issue or failure of the commission.
- 8. If the customer's network terminal equipment and software system are not compatible with the online transaction system provided by 101 Financial, resulting in failure to place an order or failure of the order, the customer can call 101's customer service number and report the situation and obtain technical support. However, 101 Financial cannot guarantee any financial compensation for (entrusted) failure caused by uncontrollable circumstances.
- 9. If a customer and a third party are involved in a complaint or other related disputes, 101 Financial has the right to provide the customer's subject information, contact information, complaint-related matters, and other necessary information to the parties involved in the dispute or relevant government departments to protect the legality of the customer and other parties' rights and interests; except as otherwise provided by laws and regulations.
- 10. Certain functions of 101 Financial applications and services will enable third parties to learn about customer information. If these functions are not necessary for business development, 101 Financial will provide the relevant information of the customer to the third party after obtaining the customer's authorization. 101 Financial is not responsible for any risks and losses arising therefrom.
- 11. The 101 Financial official website and products will publish and reprint the news, information, and other content provided by its partner companies, and the content provider will be indicated when publishing or reprinting. 101 Financial does not make any substantive review or modification of the content provided by its partner companies, and cannot guarantee the authenticity of the content. Customers need to judge the content by themselves, and 101 Financial does not assume any responsibility.
- 12. In addition, all the following risks or consequences arising from the use of 101 Financial services shall be borne by the customer. 101 Financial shall not be liable for any losses arising therefrom. Such risks or consequences include but are not limited to:
  - (1) Due to Internet data transmission failure, interruption, delay, or other reasons, there may be interruptions, pauses, delays, or data errors in transaction instructions;

- (2) Due to the customer's own behavior, such as negligence or fault, the account number, password information, personal information, and transaction information are leaked, or their identity is impersonated, and any losses arising therefrom;
- (3) Commission failure or commission error caused by customer's improper operation;
- (4) The customer uses the services provided by 101 Financial to engage in any activities that violate the law or infringe the rights and interests of others and cause losses to customers and third parties;
- (5) Due to a network failure, the order displayed on the client's network terminal device may not have been received by the 101 Financial transaction server, resulting in the risk of not being able to execute or delaying the execution of the order; if the customer subsequently issues a new order Instruction, may cause the 101 Financial transaction server to receive two entrusted instructions from the customer, causing the customer to generate the risk of repeated transactions;
- (6) Sudden events caused by changes in laws and policies or other unpredictable and uncontrollable factors;
- (7) Due to force majeure such as wars, communication failures, natural disasters, strikes, government agencies, etc., the 101 Financial platform's functions cannot be realized, causing customers economic losses.