

Bridge RoW User Terms

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Bridge Building Limited

At Bridge, we are advancing the accessibility of stablecoins and stablecoin-based applications. Stablecoins are a special type of cryptographic digital asset that can be redeemed at face value for government-issued money ("*Fiat Currency*"). These terms cover your use of the software, systems, and services we may provide to make that possible, including the purchase and sale of Stablecoins or other Digital Assets from or to Bridge, and other specific services set out in **Exhibit A** (all of such services in aggregate being the "*Bridge Services*") and is an agreement between you and Bridge Building Limited ("**Bridge**," "*we*," or "*us*"). If you are accessing the Bridge Services on behalf of a business (a "*Business User*"), these terms apply to you and to the business.

Our Privacy Policy (please see [Bridge.xyz/legal](https://bridge.xyz/legal)) explains how we collect and use any Personal Data you share with us. Each time you visit our website, apply for an account with us ("*Bridge Account*"), or use the Bridge Services, you are giving us your consent to collect, use, and disclose your Personal Data, as that term is defined in our Privacy Policy. Your consent applies for as long as you use the Bridge Services.

Certain features of the Bridge Services may be provided by our financial institution partners ("*Financial Partners*"). By applying for a Bridge Account and using the Bridge Services, you agree to comply with each of these User Terms, and the terms and conditions of our Financial Partners (the "*Financial Partner Agreements*"), which can be found under **Exhibit E** to these User Terms (including their respective privacy policies, the "*Financial Partner Privacy Policies*"), and to any other terms we link to in this document that become applicable to you after you begin using the Bridge Services.

IN ADDITION TO THIS AGREEMENT, CERTAIN DISCLOSURES APPLY TO YOUR USE OF THE BRIDGE SERVICES. YOUR AGREEMENT TO THE TERMS OF THIS AGREEMENT INCLUDES YOUR ACKNOWLEDGEMENT OF AND AGREEMENT TO THOSE DISCLOSURES, WHICH CAN BE FOUND IN [SECTION 8](#).

IMPORTANT: You agree to receive all communications from us and from our Financial Partners electronically. This means you cannot contact us about the Bridge Services by telephone or by regular mail. For more details about our [E-Sign Policy](#) and [Consent](#), read Section 7.2 and 8.

ARBITRATION NOTICE: THESE TERMS REQUIRE YOU TO RESOLVE ANY DISPUTES WITH US IN SMALL CLAIMS COURT OR IN ARBITRATION, AND TO WAIVE YOUR RIGHT TO A JURY TRIAL IN A COURT. YOU ARE ALSO PROHIBITED FROM JOINING A CLASS ACTION LAWSUIT AGAINST US. SECTION 7.8 CONTAINS MORE DETAILS ABOUT THESE WAIVERS AND HOW YOU CAN OPT-OUT OF ARBITRATION.

Bridge Account Eligibility; Security.

1.1. Instead of offering the Bridge Services directly to the public, we do business through companies who want to offer their customers the ability to buy and sell Stablecoins and other Digital Assets through their website or mobile application ("*Partners*"). To do so, our Partners integrate their services (the "*Partner Services*") with the Bridge Services and brand the Bridge Services with their name and logo. This means you need to have a valid account with a Partner (a "*Partner Account*") if you want to open a Bridge Account.

1.2. To be eligible to apply for and use a Bridge Account, you must: (a) be at least 18 years old, (b) have the legal capacity to agree to these terms; and (c) have an active Partner Account. If you are opening a Bridge Account for a Business User, you promise us that: (i) you are authorized by the Business User to open a Bridge Account, (ii) you are an executive officer of the Business User; or (iii) your position permits you to make important decisions for the Business User. If you are a Business User, you may only use the Bridge Services for commercial purposes. If you are not a Business User, you may only use the Bridge Services for personal, consumer, or household purposes.

1.3. We cannot provide a Bridge Account to you if you live in or do business in a U.S. state or country where we or our Financial Partners do not provide the Bridge Services ("*Restricted Locations*"). We can add or remove Restricted Locations from the list at any time without notifying you. We also comply with all U.S. sanctions laws, so we are unable to provide the Bridges Services to you if you live in a country, or you are on a list of persons banned by the U.S. government from doing business with persons or companies in the United States.

1.4. We need certain Personal Data from you to verify your identity, to process your Bridge Account application, and to provide the Bridge Services to you. Your Partner may share your Personal Data with us with your permission, or we may collect it from you directly. Personal Data may include your name, email address, residential address, phone number, date of birth, and taxpayer identification number, copies of your passport, driver's license, military identification card or other government-issued photo identification, bank account statements, cryptocurrency wallet addresses we or you control, the purpose of your use of the Bridge Services, the source of funds you use to buy or sell Stablecoins/Digital Assets, and related information we request. We may keep records of your Personal Data if required by a Financial Partner or by applicable law. The Personal Data you provide must always be accurate, complete and up to date.

1.5. You will only be able to access your Bridge Account using the username and password associated with your Partner Account (your "*Login Credentials*"). We are not responsible (and you will not hold us responsible) for any unauthorized access to or use of your Login Credentials, your Partner Account, or your Bridge Account. We do not have access to your Partner Account, and we cannot retrieve or change your Login Credentials. Contact the Partner immediately if you become aware of or suspect any unauthorized access to your Partner Account.

1.6 NEITHER WE NOR OUR FINANCIAL PARTNERS ARE LIABLE FOR ANY UNAUTHORIZED ACCESS TO OR ACTIVITY FROM YOUR BRIDGE ACCOUNT. We will treat any unauthorized access or activity as potentially fraudulent, and you must notify the Partner within 24 hours if you become aware of or suspect potentially fraudulent activity. When you notify the Partner of potentially fraudulent activity or we or the Partner discover the same, we and the Partner will temporarily restrict access to your Bridge Account, suspend any pending

Orders or withdrawals, require you to change your Login Credentials, and take any other reasonable steps to protect your Bridge Account. You must also (a) promptly report any potentially fraudulent activity to legal authorities; (b) provide the Partner with a copy of any report prepared by such legal authorities; (c) cooperate fully with the legal authorities, Partner and Bridge in the investigation; (d) complete any required affidavits promptly, accurately and thoroughly; and (e) allow Bridge, the Partner, or any third party designated by us access to your mobile device, computer, and network if relevant to the investigation.

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Connected Accounts and Wallets

2.1. When you submit instructions to buy and sell Stablecoins or other Digital Assets from or to Bridge ("*Orders*"), you are giving us your permission to carry out those Orders as your agent. To process Orders, you must provide at least one bank account to fund purchase Orders and/or to receive the proceeds of sale Orders (your "*Connected Account*"), or at least one cryptocurrency wallet address (your "*Cryptocurrency Wallet*") to receive/send the Stablecoins/Digital Assets you purchase/sell, as applicable. To the extent that Bridge provides you a Cryptocurrency Wallet as part of the Bridge Services, such Cryptocurrency Wallet will be provided by our Affiliate, Bridge Building Arx LLC; applicable terms for that wallet can be found in **Exhibit A**. Your Connected Account and/or your Cryptocurrency Wallet (as applicable) must be under your sole ownership or control, and we have the right to suspend Orders if we suspect that you do not own or control your Connected Account or your Cryptocurrency Wallet. We may ask you for information about the financial institution or other provider of your Cryptocurrency Wallet and your Connected Account. If your Cryptocurrency Wallet is not provided to you by a regulated financial institution (a "*Self-Directed Wallet*"), we may ask you for more information about the Self-Directed Wallet and your Orders may be delayed or even blocked. We reserve the right to cancel or reverse purchase Orders if you use a Self-Directed Wallet or if our Financial Partners require us to do so. You authorize us to share Personal Data and Order information with our Financial Partners and with the financial institution providers of your Connected Account and/or Cryptocurrency Wallet. If your Connected Account transaction is processed using an instant payment service or other payment network, you acknowledge and consent that transaction records and related information may be used and/or disclosed by the operators of those networks and their affiliates (including, where applicable, the Federal Reserve Banks), including for payment directory, fraud-prevention, and compliance purposes, as required by the applicable network's operating rules.

2.2. As part of our legal compliance program ("AML/CTF Compliance Program"), we will monitor use of your Cryptocurrency Wallet, and review your Personal Data on an ongoing basis to prevent financial crimes pursuant to the policies and procedures of our Financial Partners. Where your transactions are processed via instant payment networks or other third-party payment infrastructure, fraud-related data about those transactions — including transaction patterns, anomalies, and outcomes — may be collected, used, and shared with the operators of those networks in connection with their fraud-detection, reporting, and risk-management services.

2.3. You are solely responsible for monitoring your Connected Account and Cryptocurrency Wallet for unauthorized or suspicious activity, and we are not liable to you if you lose your funds due to unauthorized activity. To protect your Connected Account and Cryptocurrency Wallet from unauthorized activity, you must: (a) review your Order history on an ongoing basis; (b) immediately review Order receipts, confirmations and notices we send you through your Partner Account or to the email address associated with your Partner Account; and (c) verify you received an Order confirmation, and (d) notify the Partner within 24 hours of the Order if you do not receive an Order confirmation.

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Bridge Account Suspension and Termination

3.1. You may close your Bridge Account at any time and for any reason unless we, our Financial Partners or your Partner suspect that you are closing your Bridge Account to avoid applicable law, law enforcement or otherwise avoid an investigation. Closing your Bridge Account will not affect the rights we owe to you or the obligations you have to us before closure. We will complete any active Orders by transferring Fiat Currency to your Connected Account and Stablecoins to your Cryptocurrency Wallet before closing your Bridge Account.

3.2. We may immediately reject transactions to or from, suspend or terminate, your Bridge Account and/or freeze any funds in the possession of our Financial Partners without prior notice if: (a) we suspect you have violated these terms, our AML/CTF Compliance Program, or any applicable laws or regulations; (b) we are required to do so by applicable law, a Financial Partner or by any valid order we receive from law enforcement officials; (c) we, a Financial Partner or your Partner suspect any suspicious or unauthorized activity or any actual or attempted unauthorized access to your Partner Account or Login Credentials; (d) Your Partner Account has been suspended or terminated or you no longer have access to your Partner Account; (e) you no longer reside in a jurisdiction where we or our Financial Partners are authorized to provide the Bridge Services; (f) you do not connect at least one a Connected Account and Cryptocurrency Wallet with your Bridge Account, and (g) you have not processed any Orders or you have not accessed your Bridge Account for more than 1 year. We or the Partner will notify you through your Partner Account or via email if we suspend or terminate your Bridge Account.

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Supported Stablecoins and Digital Assets

In addition to Fiat Currency, we may permit you to purchase Stablecoins or other Digital Assets, or purchase one type of Stablecoin/Digital Asset with another type of Stablecoin/Digital Asset. "Digital Assets" means any Stablecoin, Cryptocurrency, virtual currency, digital currency, digital asset, digital commodity or other digital token that is a digital representation of value compatible with a cryptographic protocol of a computer network that can be digitally traded; and "Cryptocurrency" means a Digital Asset that functions as: (1) a medium of exchange; (2) a unit of account; or (3) a store of value, but does not have legal tender status and is not issued or guaranteed by any government. The computer networks used to exchange Digital Assets are called "Blockchains". We may also permit you to buy Stablecoins that are compatible with one or more cryptographic protocols. A list of Digital Assets and Stablecoins we support are available via your Partner Account. We may remove a Digital Asset or Stablecoin due to changes in the characteristics or regulatory classification of the asset, or for any other reason at any time. If we delist a Stablecoin while an Order is in process, we will reverse your Order and return the funds you used to pay for the Order to your Connected Account or to your Cryptocurrency Wallet, as applicable. If you send funds to Bridge that are not supported, these funds will be lost. Bridge has no responsibility or liability with respect to these funds.

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Blockchain Control; Forks; Risks of Buying and Selling Stablecoins

5.1. We do not operate, own, or control any Blockchains. By their nature, Blockchains use open-source software that anyone can use, copy, modify, and distribute. Neither we nor our Financial Partners or your Partner are responsible for the operation of any Blockchains

that are compatible with the Stablecoins and Digital Assets we support, and we do not guarantee the functionality, security, or availability of any Blockchains. Some of the financial institutions that issue Stablecoins on various Blockchains ("Issuers") include software code that they can use to block the transfer of Stablecoins if the Issuer suspects illegal activity or pursuant to a request from law enforcement. We have no control over the software code of any of the Stablecoins we support, and you are purchasing Stablecoins at your own risk.

5.2. Blockchains are subject to sudden changes in operating rules, and third parties may from time to time create a copy of a Blockchain and implement changes in operating rules or other features ("*Forks*") that may result in more than one version of a Blockchain (each, a "*Forked Blockchain*") and more than one version of a Stablecoin ("*Forked Stablecoins*") or Digital Asset ("*Forked Asset*"). Our ability to support Forked Stablecoins or accept Forked Assets resulting from a Forked Network is completely outside our control. Forks may materially affect the value and function of the Stablecoins you purchase from or sell to us and depends entirely on the Issuer of the Forked Stablecoin. In the event of a Fork, we may temporarily suspend any Orders in process at the time of the Fork with or without notice to you while we determine the effects of the Fork on the functionality of the Bridge Services. Issuers will almost certainly not support Forked versions of the Stablecoins they issue, and you may not be permitted to redeem Forked Stablecoins for Fiat Currency. Attempts to Fork a Blockchain may also result in complete or partial failure of the Blockchain's functionality, and the Stablecoins and Digital Assets you own that are supported by the Blockchain may become worthless.

WE MAY CHOOSE NOT TO SUPPORT FORKED BLOCKCHAINS, AND YOU HAVE NO RIGHT, CLAIM, OR OTHER PRIVILEGE TO FORKED STABLECOINS ON A FORKED NETWORK WE DO NOT SUPPORT, EVEN IN THE RARE EVENT AN ISSUER SUPPORTS THE FORK. WE MAY ABANDON OR CHOOSE NOT TO SUPPORT FORKED BLOCKCHAINS AS PART OF THE BRIDGE SERVICES, AND WE AND OUR FINANCIAL PARTNERS ARE UNLIKELY TO SUPPORT MOST FORKED BLOCKCHAINS. IF YOU USE A DIGITAL ASSET THAT HAS BEEN FORKED TO BUY STABLECOINS FROM US, WE RESERVE THE RIGHT TO CANCEL YOUR ORDER, AND WE MAY NOT BE ABLE TO RETURN YOUR FUNDS IN THE EVENT OF A FAILED FORK.

5.3. THERE ARE MANY RISKS ASSOCIATED WITH BUYING AND SELLING STABLECOINS. WE HAVE DESCRIBED THESE RISKS IN OUR STABLECOIN RISK DISCLOSURE AVAILABLE IN EXHIBIT C TO THIS AGREEMENT. THE STABLECOIN RISK DISCLOSURE IS INCLUDED IN THESE TERMS, AND BY USING THE BRIDGE SERVICES, YOU ARE INDICATING TO US THAT YOU HAVE READ AND UNDERSTOOD THESE RISKS.

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Orders

6.1. *Placing Orders.* You can only place Orders through your Partner Account using your Login Credentials. If we receive an Order from you, we will assume you intended for us to execute the Order. All purchase Orders require full payment in cleared funds at the time we fill your Order. Do not place an Order to purchase Stablecoins/Digital Assets with Fiat Currency if you don't have enough funds in your Connected Account. We will not process Orders to purchase Stablecoins with Digital Assets or other Stablecoins before we or our Financial Partners receive the Digital Assets or Stablecoins from you. We do not guarantee that we will fill your Order, and we reserve the right to cancel any Order or part of an Order for any reason, including if the Order: (a) was placed during a scheduled or unscheduled downtime of Bridge or Company; (v) violates these terms or a Financial Partner Agreement; (c) is non-marketable, or (d) if there are circumstances outside of Bridge's control (including as described in Section 7.12 (Force Majeure)) that make it impracticable to complete the Order or expose Bridge to additional cost or risk if the Order was completed.

6.2. *Source of Funds; Destination of Proceeds; Order Limits.* We only authorize Orders using funds in a Connected Account or Cryptocurrency Wallet you control. You are not allowed to use funds that do not belong to you to place Orders, and that you cannot place Orders on behalf of a third party. Each time you place an Order, you are promising that all you own the funds used by you to execute an Order, and that the funds are not the direct or indirect proceeds of any criminal or fraudulent activity. When we receive funds (Fiat Currency, Stablecoins or Digital Assets) for your Order, title to those funds transfers to Bridge upon receipt. When we send to you proceeds (Fiat Currency, Stablecoins or Digital Assets) from your Order, title to those funds transfer to you upon your receipt of those funds. Any proceeds from the sale of Stablecoins/Digital Assets will be sent to your Connected Account or to your Cryptocurrency Wallet (as applicable), and you will not have the option to transfer proceeds to any other bank account or wallet, including a bank account or wallet that you own. Subject to other Bridge Services provided under **Exhibit A**, Bridge will not hold any sale proceeds on your behalf. We may limit the amount and frequency of your Orders (in USD terms) in a given time period. These limits may depend on when you opened your Bridge Account, the Personal Data you provided us, and a variety of other risk factors.

6.3. *Order Receipts and Order History.* When we fill your Order, either the Partner will send you a confirmation (the “*Order Receipt*”) on our behalf through your Partner Account or to the email address associated with your Partner Account or we will send one directly to that email address. We may choose without prior notice to you, to periodically consolidate multiple Orders into a single Order Receipt. You may request your Order history by emailing support@bridge.xyz. We maintain records of all Orders for a period of seven years or as otherwise required by applicable law.

6.4. *Right to Offset.* If you fail to provide sufficient funds at the time we fill your Order, we reserve the right to cancel, reverse or fill the Order in whole or in part. You agree to be responsible for the costs of any such action we take, including gas and exchange fees. You will also be responsible for such costs if you cancel your Order prior to processing and we return funds to you. If your failure to provide sufficient funds or a return results in an amount due and owing by you to us (a “*Negative Balance*”), we have the right to: (a) charge a reasonable rate of interest on the Negative Balance; (b) offset any Negative Balance and any accrued interest and other losses by debiting funds from your Connected Account in the amount of the Negative Balance; and (c) offset any Negative Balance against amounts we owe you for Stablecoins/Digital Assets we purchase from you, Stablecoins/Digital Assets you have purchased from us, or funds you have requested to be returned.

6.5. *Cancellations; Errors.* You may not cancel an Order after we have commenced processing it. If you cancel your Order and you have not provided sufficient information in order for us to return your funds, we will hold your funds as required by law. You are solely responsible for reviewing your Order Receipts for accuracy and for monitoring your Order History for any errors or any potentially fraudulent activity. If you do not receive an Order Receipt or an Order cancellation notice, or if the Order Receipt is inaccurate, you must notify your Partner within 24 hours of placing the Order or receiving the Order Receipt. You hereby waive your right to dispute an Order unless you notify the Partner of any objections within 24 hours the applicable Order Receipt was sent to you. We reserve the right, but we have no obligation, to declare an Order null and void that we consider to be erroneous (each, an “*Erroneous Order*”). You are responsible for ensuring that you submit the appropriate Order type when you place an Order to buy or sell Stablecoins or Digital Assets, and that a simple assertion by you that you made a mistake in entering an Order, or that you failed to pay attention to or update an Order, will not be sufficient to establish it as an Erroneous Order. If we determine that a given Order is an Erroneous Order, we may declare it null and void, in whole and in part, even if you do not agree to cancel or modify it, in which case you will return the Stablecoins or funds you received in the Erroneous Order. If you place an Erroneous Order and such Erroneous Order is equal to \$5 or less, in order to cover Bridge’s estimated administrative costs, you relinquish your claim to any funds you have sent to us with respect to such Erroneous Order and title to such funds transfers to Bridge upon receipt.

If Bridge, its affiliates, its subcontractors, or other third parties send funds to you in error (including, without limitation, due to a blockchain error, technical malfunction, processing error, or miscommunication), you agree to promptly return the erroneously received funds upon request from Bridge. You further agree not to use or otherwise dispose of such funds and acknowledge that you have no right to retain them. Bridge reserves the right to offset any erroneously paid amounts against future amounts owed to you under this Agreement or any agreement with its affiliates.

6.6. *Downtime.* We will use commercially reasonable efforts to provide the Bridge Services in a reliable and secure manner. From time to time, interruptions, errors, delays, or other deficiencies in providing the Bridge Services may occur due to downtime of the Partner Services, and a variety of other factors outside our control, and some of which may require or result in scheduled maintenance or unscheduled downtime of the Bridge Services (collectively, “*Downtime*”). Part or all of the Bridge Services may be unavailable during any Downtime, and we are not liable or responsible to you for any inconvenience or losses you incur as a result of Downtime.

6.7 *Compliance with Law.* We reserve the right to refuse to process, or to cancel, correct, clawback, or reverse, any purchase, sale or transfer, in our sole discretion, even after funds have been debited from your account(s), in response to a subpoena, court order, or other government order; or if we suspect the transaction may: involve money laundering, terrorist financing, fraud, or any other type of financial crime; be erroneous or violate the prohibited activities set forth in **Exhibit D** to this Agreement. In such instances, we will reverse the transaction and we are under no obligation to reinstate a purchase or sale order at the same price or on the same terms as the canceled transaction.

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General Terms

7.1. *Fees.* You can access the fees we charge for Orders through your Partner Account (“*Fees*”). Our Fees are subject to change, and you are solely responsible for reviewing the fee schedule prior to placing an Order. Placement of an Order by you means you accept the Fees published at the time you place the Order.

7.2. *E-sign and Electronic Communications Consent.*

7.2.1. We or the Partner will send all notices and communications with you (“*Communications*”) through your Partner Account to the email address associated with your Partner Account. You agree to receive all communications from us and from our Financial Partners electronically. To ensure that you receive all of our Communications, you must keep your email address up-to-date and immediately notify the Partner if there are any changes. Delivery of any Communications by us to the email address associated with your Partner Account is considered valid. If any email Communication is returned as undeliverable, we retain the right to block access to your Bridge Account until you provide and confirm a new and valid email address.

7.2.1. *Hardware and Software Requirements.* To access and retain electronic Communications, you will need the following computer hardware and software: (a) a device with an Internet connection; (b) a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 9.0 and above, Firefox version 3.6 and above, Chrome version 31.0 and above, or Safari 7.0 and above) with cookies enabled; (c) a valid email address (your primary email address on file with Company); and (iv) sufficient storage space to save past Communications or an installed printer to print them.

7.2.2. How to Withdraw Your Consent. You may withdraw your consent to receive Communications electronically and choose to receive paper copies at no additional cost to you by contacting us at support@bridge.xyz. If you fail to provide, or if you withdraw your consent to receive Communications electronically, we reserve the right to immediately close your Bridge Account or charge you additional fees for paper copies.

7.3. Taxes. We do not provide tax or legal advice. We will report Orders and the proceeds from Orders to the Internal Revenue Service to the extent and manner required by applicable law.

7.4. Intellectual Property; Bridge Materials; Feedback. The text, graphics, images, logos, button icons, photographs, editorial content, notices, software and other materials we provide you, including the manner in which we arrange or present them to you (the “*Bridge Materials*”) are protected under both the United States and other applicable copyright, trademark, and other laws. The Bridge Materials belong to us or are licensed to Bridge by our partners. We grant you the right to view and use the Bridge Materials, but we or our partners retain ownership of the Bridge Materials at all times. You may download or print a copy of the Bridge Materials for personal, non-commercial use only. Any distribution, reprint or electronic reproduction of any Bridge Materials in whole or in part for any other purpose is expressly prohibited without our prior written consent. You agree not to use, nor permit any third party to use, the Bridge Materials in a manner that violates any applicable law or these terms. If you choose to provide input and suggestions regarding problems with or proposed modifications or improvements to the Bridge Services (“*Feedback*”), then you hereby grant Bridge an unrestricted, perpetual, irrevocable, non-exclusive, fully paid up, royalty-free right to exploit the Feedback in any manner and for any purpose, including to improve the Bridge Services and to create other products and services.

7.5. Remedies for Breach. If you or any Authorized User breaches any of your representations, warranties, agreements, covenants or obligations set forth in these terms, give us inaccurate or incomplete information for any reason, or otherwise fail to comply with any other requirements of these terms or any of our or our Financial Partner’s policies, we will have the right to suspend or terminate any Order and/or your Bridge Account. You will be liable for all losses we our affiliates and our Financial Partners incur that result from any such breach. We have sole discretion over what actions, if any, it takes in the event of such breach and may take such action without prior notice to you. If a breach by you or your Authorized Users involves participation by other parties with your Bridge Accounts, you and such parties will be jointly and severally liable for all resulting damages to Bridge and our affiliates. The enumeration in these terms of specific remedies will not be exclusive of any other remedies that may be available to us at law or in equity. Any delay or failure by us to exercise any right, power, remedy or privilege in these terms, or that exist now or in the future under any applicable laws (collectively, “*Legal Rights*”) will not be construed to be a waiver of those Legal Rights, nor to limit the exercise of such Legal Rights, nor will it preclude the further exercise those Legal Rights.

7.6. INDEMNIFICATION. YOU AGREE TO DEFEND, INDEMNIFY AND HOLD HARMLESS BRIDGE, OUR FINANCIAL PARTNERS, AND OUR RESPECTIVE OFFICERS, DIRECTORS, SHAREHOLDERS, PARTNERS, INDEPENDENT CONTRACTORS, EMPLOYEES, AND AGENTS (THE “*INDEMNIFIED PARTIES*”) FROM AND AGAINST ALL LOSSES, LIABILITIES, ATTORNEYS’ FEES, AND ALL RELATED EXPENSES (“*LOSSES*”), WHETHER IN TORT, CONTRACT, OR OTHERWISE, THAT ARISE OUT OF, RELATE TO, OR ARE ATTRIBUTABLE, IN WHOLE OR IN PART, TO A CLAIM, SUITS, OR PROCEEDINGS, BROUGHT BY A THIRD PARTY AGAINST AN INDEMNIFIED PARTY RELATED TO YOUR BREACH OF THESE TERMS OR ANY ACTIVITY BY YOU RELATED TO YOUR USE OF THE BRIDGE SERVICES.

7.7. NO WARRANTY; LIMITATION OF LIABILITY.

7.7.1. YOUR USE OF THE BRIDGE SERVICES ARE PROVIDED BY BRIDGE, OUR FINANCIAL PARTNERS, AFFILIATES AND SERVICE PROVIDERS ON AN "AS-IS" AND "AS-AVAILABLE" BASIS AND WITHOUT WARRANTY OF ANY KIND, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW. WE DISCLAIM ALL WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND ANY OTHER IMPLIED WARRANTIES. THERE IS NO WARRANTY THAT ANY OF THE BRIDGE SERVICES, OR ANY DATA OR OTHER INFORMATION PROVIDED TO YOU BY BRIDGE OR ITS AFFILIATES OR THROUGH THE PARTNER SERVICES WILL FULFILL ANY PARTICULAR PURPOSES OR NEEDS. THERE IS NO WARRANTY THAT THE BRIDGE SERVICES WILL BE ERROR FREE, UNINTERRUPTED, TIMELY, RELIABLE, COMPLETE OR ACCURATE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

7.7.2. None of Bridge, our Financial Partners, or our Affiliates, nor any of their respective officers, directors, managers, partners, employees or independent agents or contractors will be liable to you or any Authorized User for any losses arising out of, related to or resulting from any activities conducted through your Bridge Account, Orders you place for the sale or purchase of Stablecoins or Digital Assets, directing the transfer of funds to Bridge or to a Cryptocurrency Wallet, and any other uses of the Bridge Services, except to the extent and only to the extent that your losses are actual and have been finally determined by a court of competent jurisdiction or arbitration panel to have resulted solely from the gross negligence, intentional misconduct or fraud of Bridge, our Financial Partners, our Affiliates, and any of their respective officers, directors, managers, partners, employees or independent agents or contractors. You will not be held liable for such actual losses that have been finally determined to have resulted solely from the gross negligence, intentional misconduct or fraud of Bridge, our Financial Partners, or our Affiliates, nor any of their respective officers, directors, managers, partners, employees or independent agents or contractors. Further, none of Bridge, our Financial Partners, or our Affiliates, nor any of their respective officers, directors, managers, partners, employees or independent agents or contractors will have responsibility for losses or have any other liability to you (a) arising out of or resulting from any actions or inactions or performance of services by any third party or actions of other participants in the markets with respect to your Bridge Account or the activities conducted through your Bridge Account or (b) arising out of or resulting from system failures, outages, unauthorized access to the Bridge Account, conversion of property, errors of any kind, government actions, force majeure events, trading suspensions, or any other causes over which Bridge does not have direct control. Further, none of Bridge, our Financial Partners, or our Affiliates, nor any of their respective officers, directors, managers, partners, employees or independent agents or contractors will be liable for any indirect, special, incidental, punitive, consequential or exemplary damages or any other losses that are not direct damages, which includes trading losses, lost profits and other lost business opportunities relating to sending Orders to Bridge, directing the transfer of funds to Bridge or its Financial Partners, storing Stablecoins or Digital Assets in a Cryptocurrency Wallet and your use of the Bridge Services.

7.8. Arbitration; Jury Trial and Class Action Waiver.

7.8.1. This Section 7.8 constitutes your agreement to arbitrate ("*Arbitration Agreement*") all disputes arising under or in connection with these terms and your relationship with us (collectively, "*Claims*"). This includes Claims made by us against you, by you or anyone connected to you against us or any of our Affiliates, agents, employees, predecessors, successors, or assignees. Arbitration is often used to resolve Claims more efficiently than a trial, particularly where the amount of the Claim is small. YOU ARE WAIVING THE RIGHT TO LITIGATE A CLAIM IN COURT AND TO HAVE A JURY TRIAL ON ANY CLAIM. CLASS ARBITRATIONS, CLASS ACTIONS, PRIVATE ATTORNEY GENERAL ACTIONS, AND CONSOLIDATIONS WITH OTHER ARBITRATIONS ARE NOT PERMITTED. ANY ARBITRATION UNDER THESE TERMS WILL ONLY BE ON AN INDIVIDUAL BASIS.

7.8.2. Before commencing an action in arbitration, the parties will promptly submit any dispute that they have failed to promptly resolve to mediation before the American Arbitration Association ("AAA") in San Francisco, California, or at a location agreed to by the parties. The parties will jointly select the mediator, or if the parties are unable to agree upon a mediator, then the dispute will be submitted to non-binding mediation before the AAA. If the parties are unable to achieve a mutually agreeable resolution of the dispute through

mediation within 60 days after commencement of mediation proceedings, the parties hereby agree to submit their dispute to binding arbitration described below. Notwithstanding the foregoing, either party may file an arbitration demand at any time to comply with any statute of limitation or timing requirements to preserve its Claim.

7.8.3. All Claims will be decided finally and exclusively by binding individual arbitration with a single arbitrator administered by the American Arbitration Association (“AAA”) according to this provision and the applicable AAA rules, which may limit the discovery available to you or to us. You can obtain copies of the AAA rule and forms by contacting AAA at 1-800-778-7879 or www.adr.org. Any arbitration hearing that you attend will take place in the federal judicial district where you reside as of the date you execute these terms. The arbitrator will apply applicable substantive law of New York and consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (“FAA”) and applicable statutes of limitations and will honor claims of privilege recognized at law.

7.8.4. The arbitrator’s award will be binding on the parties and may be entered as a judgment in any court of competent jurisdiction. While an arbitrator may award declaratory or injunctive relief, the arbitrator may do so only with respect to the individual party seeking relief and only to the extent necessary to provide relief warranted by the individual party’s Claims. The arbitrator’s decision and judgment criteria will not have a precedential or collateral estoppel effect on Claims asserted by any individual or entity who was not party to the arbitration. If any provision of this Arbitration Agreement is found unenforceable, the unenforceable provision will be severed, and the remaining arbitration terms will be enforced (but in no case will there be a class or representative arbitration). The arbitration itself will be governed by Federal Arbitration Act 9 USC §1 et. seq.. If a court or arbitrator decides that this Arbitration Agreement cannot be enforced as to a particular Claim for relief, then that Claim (and only that Claim) must be severed from the arbitration and may be brought in court. Individual Claims filed in small claims court are not subject to this Arbitration Agreement as long as the Claim remains in small claims court. The arbitrator alone will have the authority to interpret the scope and enforceability of this Arbitration Agreement, except that any Claim concerning the scope or enforceability of the prohibition on class, collective, or representative Claims, or Claims in arbitration for public injunctive relief, will be resolved by the state and federal courts in New York, New York in accordance with New York law.

7.8.5. IF YOU DO NOT WANT TO ARBITRATE ALL CLAIMS AS PROVIDED IN THIS USER AGREEMENT, THEN YOU HAVE THE RIGHT TO REJECT SUCH ARBITRATION PROVISIONS BY DELIVERING A WRITTEN NOTICE TO US AT SUPPORT@BRIDGE.XYZ, ATTENTION: LEGAL DEPARTMENT WITHIN 30 DAYS OF THE DATE YOU REGISTERED FOR YOUR BRIDGE ACCOUNT. YOUR REJECTION OF ANY ARBITRATION PROVISIONS DOES NOT AFFECT ANY INDEPENDENT ARBITRATION AGREEMENTS WITH THIRD PARTIES, AND YOU REMAIN SUBJECT TO ANY ARBITRATION, CLASS ACTION OR JURY TRIAL WAIVER OR DISPUTE RESOLUTION PROCESSES SET OUT IN THOSE SEPARATE AGREEMENTS. YOU MUST INCLUDE YOUR FIRST AND LAST NAME, YOUR MAILING ADDRESS, YOUR EMAIL, AND YOUR MOBILE PHONE NUMBER IN THE NOTICE.

7.9. *Governing Law and Venue.* These terms and your access to and use of the Bridge Services will be governed by and construed and enforced in accordance with the laws of the state of New York, without regard to conflict of law rules or principles (whether of the state of New York or any other jurisdiction) that would cause the application of the laws of any other jurisdiction. Any dispute between the parties arising out or relating to these terms that is not subject to arbitration or cannot be heard in small claims court will be resolved in the state or federal courts of the state of New York and the United States, respectively.

7.10. RESERVED

7.11. *Compliance with Applicable Laws.* Orders are subject to applicable laws, regulations, and rules of federal and state governmental and regulatory authorities (collectively, "*Applicable Laws*"). You understand that compliance with Applicable Laws may include compliance with any guidance or direction of any regulatory authority or government agency, any writ of attachment, lien, levy, subpoena, warrant, or other legal order (collectively, "*Legal Orders*"). In no event will we be obligated to affect any Order that we believe would violate any Applicable Law. We are not responsible for any losses, whether direct or indirect, that you may incur as a result of our good faith efforts to comply with any Applicable Law, including any Legal Order.

7.12. *Force Majeure.* We are not be liable for delays, failure in performance or interruption of service that result directly or indirectly from significant market volatility, acts of God, acts of civil or military authorities, acts of terrorists, civil disturbance, war, strike or other labor dispute, fire, interruption in telecommunications or Internet services or network provider services, failures of equipment or software, pandemics, other catastrophe or any other occurrence that is beyond our reasonable control.

7.13. *Survival.* All provisions pertaining to suspension, termination, or cancellation of the Bridge Services, debts owed to Bridge, disputes with Bridge and general provisions, and all other provisions of these terms which by their nature extend beyond the expiration or termination of these terms survive the termination or expiration of these terms.

7.14. *Entire Agreement.* These terms, our Privacy Policy, and all other terms incorporated into these terms comprise the entire understanding and agreement between you and Bridge as to the subject matter of these terms, and supersede any and all prior discussions, agreements and understandings of any kind (including without limitation any prior versions of these terms), between you and Bridge. Section headings in these terms are for convenience only and will not govern the meaning or interpretation of any provision of these terms.

7.15. *Assignment.* We reserve the right to assign our rights without restriction to any Bridge Affiliate, any successor in interest of any business associated with the Bridge Services, or to any other person in our sole discretion. If Bridge is acquired by or merged with a third-party entity, we reserve the right, in any of these circumstances, to transfer or assign the Personal Data we have collected from you as part of such merger, acquisition, sale, or other change of control. You may not assign any rights or licenses granted under these terms. Any attempted transfer or assignment by you in violation of this Section 7.15 will be null and void.

7.16. *Severability.* If any provision of these terms is determined to be invalid or unenforceable under any rule, law, or regulation of any local, state, or federal government agency, such provision will be changed and interpreted to accomplish the objectives of the provision to the greatest extent possible under any applicable law and the validity or enforceability of any other provision of these terms will not be affected.

7.17. *Non-Waiver of Rights.* These terms may not be construed to waive rights that cannot be waived under Applicable Law, including applicable state money transmission laws in the state where you are located. In addition, our failure to insist upon or enforce strict performance by you of any provision of these terms or to exercise any right under these terms will not be construed as a waiver or relinquishment to any extent of our right to assert or rely upon any such provision or right in that or any other instance.

7.18. *Modifications to these Terms.* We reserve the right to make changes to these terms and to the Bridge Services at any time. You may check the current version of these terms at any time by visiting this webpage (<https://bridge.xyz/legal>). Any amended terms will be effective immediately and will apply to any pending Orders or any then-current and subsequent uses of your Bridge Account. You are

responsible for reviewing these terms each time you access or use the Bridge Services. Your continued access to and use of your Bridge Account means you have consented to any changes. If you do not agree to the changes, you must close your Bridge Account immediately.

7.19. Bridge may engage subcontractors, affiliates or other third parties to perform any services or obligations under this Agreement on its behalf. Bridge will remain responsible for the performance of its obligations under this Agreement and for the acts and omissions of any such subcontractors, affiliates or third parties as if they were the acts and omissions of Bridge. Nothing in this provision limits Bridge's right to determine the manner and means of performance of its obligations under this Agreement.

08

Bridge E-Sign Consent Disclosure

Statement of Electronic Disclosure:

In order to electronically review and retrieve the documents related to your account(s) with Bridge Building Limited and delivered to you in connection with this request for consent (Documents), you will first need to review and accept this consent form.

With your consent, Bridge Building Limited can deliver the Documents and other disclosures and contracts related to your account(s) to you by displaying or delivering them electronically, and requesting that you print or download them and retain them for your records.

This notice contains important information that you are entitled to receive before you consent to electronic records and electronic signatures in connection with your account(s) at Bridge Building Limited. Please read this notice carefully and print or download a copy for your files.

After you have read this information, if you agree to receive and accept the Documents from Bridge Building Limited electronically, and if you agree to general use of electronic records and electronic signatures in connection with your account(s) at Bridge Building Limited, please acknowledge your acceptance of this consent by checking the box before you are able to continue with your application. In doing so, you are providing your affirmative consent to use electronic communications. By checking the box, you are also confirming that you meet the system requirements described below, that you have demonstrated your ability to receive, retain, and view electronic documents on your access device, and that you have a current email address.

You have the right to change back to non-electronic delivery of statements. We do not offer a non-electronic delivery of statements. If you choose this option, you agree that your account(s) will be closed, and existing balance(s) will be returned to you.

You agree to print out or download the Documents when we advise you to do so and keep them for your records. If you have any trouble printing or downloading any of the Documents, you may contact us by telephone at **(888) 523-6133** or by email at **support@bridge.xyz**.

If you wish to change your notification email address, you may do so within the mobile app, by logging in to your account through our website, by telephone at **(888) 523-6133** or by email at **support@bridge.xyz**.

In order to access the Documents electronically, you must have:

A computer or mobile device with an Internet connection

Insert your computer and browser requirements here: Examples would be: We support personal computers, Android and current IOS platforms for both phone and tablets; and Internet Explorer, Microsoft Edge, Safari, Chrome browsers

Note: "Financial institutions must provide consumers with a statement detailing the hardware and software requirements to access and retain electronic records."

The ability to view and retain Portable Document Format (PDF) files

An email address

Either a printer, hard drive or other storage device

You represent that you have the hardware, software, email address and capacities described above, and your ability to read this Consent demonstrates that you have the necessary hardware and software to receive Communications electronically.

Your consent does not mean that Bridge Building Limited must provide all Documents related to your account(s) electronically.

Bridge Building Limited, at its option, may deliver documents or otherwise communicate with you on paper if it chooses to do so.

Bridge Building Limited may also require that certain communications from you be delivered to Bridge Building Limited on paper at a specific address.

I have read the information about the use of electronic records, disclosures, notices, and email, and consent to use of electronic records for the delivery of documents, including disclosures and other notices, in connection with my account(s) at Bridge Building Limited. I have been able to view this information using my computer and software. I have an account with an Internet Service Provider, and I am able to send email and receive emails with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in connection with my account(s) to Bridge Building Limited in place of written documents and handwritten signatures.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION

BRIDGE ERROR CORRECTION NOTICE

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (888) 523-6133, write us at 21750 Hardy Oak Blvd Ste 104 PMB 77950 San Antonio Texas 78258-4946, or email us at support@bridge.xyz, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error and the date when the transfer took place.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provide you with a provisional credit to your account within 10 business days for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provide a provisional credit to your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will advise you of the results within ten (10) business days after completing our investigation. If we decide that an error didn't occur, we will withdraw any previously issued provisional credit placed in your account and send you a written explanation of our decision. Note that you may ask for copies of the documents that we used in our investigation.

Exhibit A

OTHER BRIDGE SERVICES

1. Cryptocurrency Wallets

- a. You own all right, title to and interest in any Cryptocurrency Wallet provided to you by Bridge.

- b. You own all right, title to and interest in all Stablecoins and other Digital Assets held in your Cryptocurrency Wallet.
- c. Bridge holds on your behalf the private keys to your Cryptocurrency Wallet, and subject to Sub-sections (6), (7) and (8) below, will only use those keys per your directions provided under Orders.
- d. You can only use your Cryptocurrency Wallet for Orders.
- e. While Bridge takes responsibility under applicable law as custodian of any such Cryptocurrency Wallet, you are ultimately legally responsible for all transactions (including for risk of loss that is not otherwise covered by Bridge under the Bridge Services) made to or from your Cryptocurrency Wallet provided to you by Bridge, including Orders for which you or a third party (including your Partner(s)) provide incorrect instructions.
- f. Bridge can suspend access to your Cryptocurrency Wallet without prior notice if you breach any term of this Agreement, including any actual suspected violation of applicable law.
- g. If required by any applicable governmental authority or court order:
 - i. Bridge may suspend access to your Cryptocurrency Wallet; and
 - ii. Bridge may freeze or seize any and all Stablecoins and other Digital Assets held in your Cryptocurrency Wallet.
- h. Bridge may, at any time, add or remove Cryptocurrency Wallet support for certain Stablecoins or other Digital Assets. If support is removed, you will be provided a reasonable opportunity to move your impacted Stablecoins or other Digital Assets prior to support being removed. If you do not move impacted Stablecoins or other Digital Assets prior to support being removed, those assets will be frozen and you will need to contact Bridge.

Exhibit B

Stablecoin Risk Disclosures

There are several risks associated with buying and selling Stablecoins. By accessing and using the Bridge Services, you are promising us that you have read and understand the following Stablecoin Risk Disclosures.

1. Unique Features of Stablecoins. Stablecoins are not legal tender in the United States.

2. Stability, Valuation, and Liquidity. The price of Stablecoins is based on the reputation of the Issuer, the financial institution and the jurisdiction where the Issuer stores the Fiat Currency associated with the Stablecoin, the stability of the Blockchain on which the Stablecoins are issued, the laws that apply to Stablecoins and many other factors. Some Stablecoins may lose all of their value, or you may be unable to redeem Stablecoins for Fiat Currency as a result of one or a combination of these factors.

3. Cybersecurity. The cybersecurity risks of Stablecoins and related Receiving Wallets include hacking vulnerabilities and a risk that Blockchains may not be immutable. A cybersecurity event could result in a substantial, immediate and irreversible loss of your Stablecoins. Even a minor cybersecurity event in a Stablecoin is likely to result in a loss of value or ability to redeem a Stablecoin.

4. Stablecoin Issuers, Intermediaries and Custodians. Regulation of Stablecoins is constantly evolving. A lack of regulatory oversight creates a risk that an Issuer may not hold enough Fiat Currency to satisfy its obligations to redeem Stablecoins, and that such deficiency may not be easily identified or discovered. In addition, many Issuers and their service providers have experienced significant outages, downtime and processing delays, and may have a higher level of operational risk than traditional financial institutions.

5. Regulatory Landscape. Stablecoins currently face an uncertain regulatory landscape. In the United States, Stablecoins are subject to limited federal oversight, and state regulations that apply to Stablecoins vary from state to state and may be inconsistently applied. In addition, Stablecoins may be regulated by additional federal regulators in the future. Such laws and regulations may impact the price of Stablecoins and their acceptance by users, merchants and service providers.

6. Technology. The relatively new and rapidly evolving technology underlying Stablecoins introduces unique risks. For example, a unique private key is required to access, use or transfer a Stablecoin on a Blockchain. The loss, theft or destruction of a private key may result in an irreversible loss.

Exhibit C

Prohibited Activities

You will not use the Bridge Services to undertake or enable by you or any third party (the “**Prohibited Activities List**”): unlawful or abusive activity, fraud, unlawful gambling, intellectual property infringement, investment or credit services, check cashing, bail bonds, collections agencies, counterfeit or unauthorized goods, drugs and drug paraphernalia (including pseudo pharmaceuticals), substances designed to mimic illegal drugs, adult content and services, multi-level marketing, unfair, predatory or deceptive practices, money services, and any business that Bridge believes poses elevated financial risk, legal liability, or violate card network rules or bank policies. Bridge may update this Prohibited Activities List at any time upon notice to you.

Exhibit D

Financial Partner Agreements

Bridge Building Inc Stablecoin Terms

These Bridge Stablecoin Terms apply to all stablecoins (“*Bridge Stablecoins*”) issued by Bridge Building Inc (“BBI”).

To purchase Bridge Stablecoins from or redeem Bridge Stablecoins with BBI or its affiliates (together, “*Bridge*,” “*we*,” or “*us*”), you must be a User under applicable User Terms found at <https://bridge.xyz/legal>.

01

About Bridge Stablecoins

Bridge Stablecoins are digital tokens intended for use as a means of payment and store of value. Bridge Stablecoins are recorded on certain Blockchains that BBI may support from time to time ("*Supported Blockchains*"). Each Bridge Stablecoin can be redeemed for one U.S. dollar with BBI or its affiliates, subject to conditions and limitations in the applicable User Terms. Bridge Stablecoins are regulated as a form of stored value under applicable law, or their statutory equivalent. Bridge Stablecoins are not designed to increase in value, generate returns, or otherwise create profit or gain for you. Bridge Stablecoins are subject to certain risks disclosed in Exhibits B and C of the User Terms and Section 5 below.

02

Bridge Stablecoin Reserve

BBI maintains a reserve of high-quality, liquid assets (the "*Reserve*") having an aggregate market value expressed in U.S. dollars, as of 5:00 pm New York time on each day the Federal Reserve Bank of New York is open (a "*Business Day*"), at least equal to the number of then outstanding Bridge Stablecoins multiplied by one U.S. dollar. The purpose of the Reserve is to back the Bridge Stablecoins by providing U.S. dollars to satisfy Bridge Stablecoin redemptions. Subject to applicable regulatory requirements and limitations, BBI maintains the Reserve in accounts and digital asset wallets that are segregated from BBI's other assets, at depository institutions, securities custodians and securely held digital asset wallets, as applicable, in one or more of the following asset classes: (a) U.S. Treasury bills three months or less from their respective maturities; (b) reverse repurchase agreements fully collateralized by U.S. Treasury bills, notes, and/or bonds on an overnight basis; (c) U.S. government money-market funds; (d) deposit accounts; (e) tokenized versions of the assets set forth herein; and (f) tokenized assets that are themselves backed by assets described in 2(a)-(e). Bridge Stablecoins do not convey to you any direct or indirect property interest in or right to withdraw any assets held in the Reserve. BBI is entitled to all net returns earned on assets held in the Reserve to the extent not required to maintain the Reserve at the minimum value specified in this Section 2.

03

Bridge Stablecoin Redemption Rights

Notwithstanding Section 6.1 of the applicable User Terms, when you place an Order to sell or redeem Bridge Stablecoins with us, we will process your sale/redemption Order within two (2) Business Days following our determination that your Order complies with the applicable User Terms, unless prevented or delayed due to factors outside our reasonable control.

04

Suspension of Bridge Stablecoins

We may immediately reject Bridge Stablecoin transactions or otherwise suspend or deny your access to, or our support for, Bridge Stablecoins, with or without prior notice if: (a) we suspect you have violated these terms, applicable Bridge internal policies or applicable law; (b) we are required to do so by applicable law, pursuant to a court order, or by any valid order we receive from law enforcement officials; (c) our ongoing provisioning of Bridge Stablecoin support may cause Bridge to violate applicable law; (d) we have experienced a security incident; (e) your use of Bridge Stablecoins may result in a material financial or reputational risk to Bridge; (f) you transfer or attempt to transfer Bridge Stablecoins outside of BBI-approved Cryptocurrency Wallets; or (g) these terms are terminated.

05

Bridge Stablecoin Risk Disclosures and Acknowledgements

5.1. *Supported Blockchains.*

5.1.1. We do not operate, own, or control Supported Blockchains. By their nature, blockchains use open-source software that anyone can use, copy, modify, and distribute. We are not responsible for the operation of Supported Blockchains, and we do not guarantee the functionality, security, settlement time, or availability of Supported Blockchains.

5.1.2. You acknowledge and agree that (a) a Blockchain is not a Supported Blockchain for Bridge Stablecoins unless it is explicitly named as a Supported Blockchain by Bridge and notified to you; (b) Bridge will not support additional features or protocols associated with a given Supported Blockchain (e.g., staking, forked protocols, or smart contracts) unless explicitly stated by Bridge as being supported; and (c) Bridge may, in its sole discretion, at any time choose to support (or cease support for) a Supported Blockchain. Upon Bridge's request, you shall take any and all actions reasonably necessary to effectuate the discontinuation of a Supported Blockchain, including migration of your Bridge Stablecoins to another Supported Blockchain. Bridge will not be responsible for any damages, losses, costs, fines, penalties, expenses, whether or not reasonably foreseeable by the parties, which you may suffer, sustain, or incur, arising out of or relating to your failure to effectuate such migration of Bridge Stablecoins to another Supported Blockchain.

5.2. *Forks.* In the event of a fork of one of the Supported Blockchains, we may be forced to suspend all activities relating to Bridge Stablecoins (minting, redeeming, or sending and receiving Bridge Stablecoins) for an extended period of time until Bridge has determined in its sole discretion that such functionality can be supported or restored. During this period, all User activities involving Bridge Stablecoins will be restricted or limited. You agree that support of a fork in any Supported Blockchain is entirely at our discretion and that Bridge may decide not to support a fork. In the event that we do support a fork, it may not be possible to provide support at the timing of the actual Supported Blockchain change. We do not accept any responsibility or liability in the event of technical issues following a fork.

5.3. *Copies and Wrappers.* In the event a party unaffiliated with us creates an alternative, equivalent version of Bridge Stablecoins either on one of the Supported Blockchains or on an unsupported Blockchain (a "copy") that operates independently from Bridge Stablecoins or creates an asset and purports that such asset is collateralized by or otherwise incorporates Bridge Stablecoins into its

design (a “*wrapper*”), we are under no obligation to support any such copies or wrappers of Bridge Stablecoins and assumes no responsibility for any value that might be lost as a result of this lack of support of copies or wrappers of Bridge Stablecoins.

5.4. *Freezing and Burning of Bridge Stablecoins.*

5.4.1. Bridge may freeze Bridge Stablecoins by blacklisting a particular digital address rendering the associated cryptocurrency wallet, which may be your Cryptocurrency Wallet, restricted from transmitting or receiving Bridge Stablecoins at its sole discretion if required to do so by applicable law or Bridge’s internal compliance policies. You agree that Bridge may blacklist digital addresses holding Bridge Stablecoins, with or without advance notice.

5.4.2. Bridge Stablecoins or the Reserve assets backing Bridge Stablecoins may be subject to seizure or forfeiture by regulators, judicial bodies, law enforcement agencies, or other legal entities. In connection with Bridge Stablecoins and the Reserve assets backing Bridge Stablecoins, Bridge intends to cooperate with legal process and law enforcement requests and you expressly agree that Bridge may do so. You understand and agree that Bridge may blacklist cryptocurrency wallets holding Bridge Stablecoins and that you may lose the entirety of their Bridge Stablecoins.

5.4.3. Bridge may burn (i.e., destroy) Bridge Stablecoins held in a particular cryptocurrency wallet and to mint new Bridge Stablecoins into a different cryptocurrency wallet at its sole discretion if required to do so by applicable law or Bridge’s internal compliance policies. If Bridge Stablecoins are burned, Bridge has no obligation to mint new Bridge Stablecoins and you may lose the entirety of your Bridge Stablecoins.

5.4.4. By using and holding Bridge Stablecoins, you agree that Bridge may take the actions set forth above and BRIDGE IS NOT BE LIABLE TO USER FOR ANY LOSSES OR DAMAGES RESULTING FROM SUCH FREEZING OR BURNING.

5.4.5. If you become aware of improper conduct involving Bridge Stablecoins, you are responsible for immediately contacting Bridge by telephone at (888-523-6133) or by email at support@bridge.xyz, as well as appropriate law enforcement authority to work towards filing an appropriate report. Bridge shall make reasonable effort to cooperate with law enforcement inquiries and assist with investigations pertaining to Bridge Stablecoins.

5.5. *Legislative and Regulatory Changes.* The legal and regulatory status of Bridge Stablecoins and blockchain technology is unclear or unsettled in many jurisdictions. We are not responsible for determining whether and which laws may apply to Bridge Stablecoin transactions, including tax laws. We are also not responsible for predicting how or whether regulatory agencies may apply existing regulation with respect to Bridge Stablecoins, blockchain technology and its applications. Accordingly, we are not responsible for determining whether a Bridge Stablecoin transfer, or possession of Bridge Stablecoins, would be recognized under applicable law by a court or regulator at the U.S. state, U.S. federal, or international level. Legislative and regulatory actions at the federal, state and international level may also impact the value, functionality, nature, use, transfer and/or redemption of Bridge Stablecoins, and the ability of Bridge to offer Bridge Stablecoins in certain jurisdictions.

5.6. *No Deposit Insurance; Not Legal Tender.* Bridge Stablecoins are not subject to deposit insurance protection, including, but not limited to, the Federal Deposit Insurance Corporation insurance or Securities Investor Protection Corporation protections. Bridge

Stablecoins are not coin or currency issued by the United States and are not legal tender.

5.7. *Affiliate Activities.* You acknowledge and agree that individuals or entities affiliated with Bridge may issue, hold, purchase, sell, or otherwise engage in transactions using or involving Bridge Stablecoins. You further acknowledge and agree that such individuals or entities may engage in this activity for any reason, including but not limited to engaging in commercial transactions, promoting transaction activity that utilizes Bridge Stablecoins, or otherwise supporting the use or adoption of Bridge Stablecoins. This activity may involve issuing and selling Bridge Stablecoins to other entities for provision to their Users. You understand and agree that no individual or entity, whether affiliated with Bridge or otherwise, is under any obligation to engage in these activities, and they may be discontinued at any time.

5.8. *Third Party Platforms Generally.* We are not responsible for any losses or other issues you might encounter using Bridge Stablecoins on unaffiliated third-party platforms. Where Bridge Stablecoins may be compatible with software or other technology provided by a third party, we do not guarantee the security or functionality of any third-party software or technology and are not responsible for any losses of Bridge Stablecoins due to the failure of third party software or technology.

5.9. *No Guarantee of Price Stability on Third Party Platforms.* We do not guarantee that the value of one Bridge Stablecoin will always equal 1 U.S. dollar (1). Although you can always redeem one Bridge Stablecoin for 1 U.S. dollar (\$1) with us, less Fees, as applicable, we cannot control how third parties quote or value Bridge Stablecoins, and we are not responsible for any losses or other issues that may result from fluctuations in the value of Bridge Stablecoins.

5.10. *Encumbrances.* Depending on the actions of the owners of Bridge Stablecoin addresses before your receipt of Bridge Stablecoins from another Bridge Stablecoin address, it is possible that the transfer of Bridge Stablecoins between Bridge Stablecoin addresses could result in your account becoming subject to a lien or other form of security interest before redemption.

5.11. *Conditions on Redemption.* Sending Bridge Stablecoins to another cryptocurrency wallet automatically transfers and assigns to that holder, and any subsequent holder, the right to redeem Bridge Stablecoins for an equivalent amount of U.S. dollars from Bridge so long as the holder of such Bridge Stablecoins is eligible to, and does, become a User.