

## **Disclaimer**

1. All customers registering and opening an account at SNB undertake that the information provided by them is truthful and accurate and they shall be the exclusive user of their account. SNB has no obligation of investigating the truthfulness of the identity of the registered mobile phone number's owner and will not take any responsibility for any loss arising from registering an account on SNB with stolen, fraudulently used or misuse of individual mobile phone number.
2. All customers registering and opening an account at SNB shall comply with the relevant laws, regulations and the rules for using SNB's platform and shall not release any politically-related harmful information, or any information containing pornographic contents, false advertisement, bloodiness and violence, insulting or slandering comments and disclosure of individual privacy information that may violate any laws or regulations, nor shall they engage in activities which infringe a third party's intellectual property rights and other legal rights and interests. Customer should bear all the losses arising from any such activities while SNB will not be held responsible for the same.
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4. Investment in securities or financial products always carries the inherent risk of loss. SNB will not be held responsible for any losses related to customer's investment activities.
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7. Customer's NTE and software system may suffer from illegal attack or virus infection, leading to failure of order for commission or commission failure.

8. Customer's NTE and software system may be incompatible with SNB's online transaction system, causing failure of order for commission or commission failure. In this case, customer may contact SNB' customer services by telephone to report such circumstance and acquire technical support. SNB gives no undertaking that economic compensation will be available for any such failures which are caused by circumstances that are out with our control.

9. In case of a complaint or other related dispute between customer and a third party, SNB shall have the right to provide such necessary information as the customer's subject information, contact information and matters related to the complaint to the parties in dispute or relevant government departments to protect the legitimate rights and interests of the customer and other parties, unless it is otherwise provided for by any laws or regulations.

10. Certain functions of SNB app and services will enable third parties to obtain customer information. If these functions are not necessary to conduct business, SNB will obtain customer authorization before providing customer information to third parties. SNB shall not be liable for any risk or loss arising therefrom.

11. SNB's official website and products will publish or distribute such contents as news and information provided by its cooperating corporation, with the information provider being noted. SNB does not carry out substantive censorship or revision of the contents provided by its cooperating corporation and does not guarantee the

authenticity thereof, which should be judged by customer and for which SNB is not responsible.

12. In addition, all the following risks or consequences arising from the use of SNB's services shall be borne by the customer, and SNB shall not be liable for any loss arising therefrom. Such risks or consequences include but are not limited to:

(1) Interruption, pause, delay or data fault of trading instructions which might occur due to malfunction, break-off, delay or other factors of Internet data transmission.

(2) Customer's account and password, personal information, or trading information are divulged or customer's identity is counterfeited due to customer's own activities, such as carelessness or negligence, and any losses arise therefrom.

(3) Failure of commission or commission fault is caused by customer's improper operation.

(4) Customer uses the service provided by SNB to conduct any illegal activity or any act infringing other's rights and interests, thus causing loss to customer and a third party.

(5) Due to network failure, commission instructions shown as successful on customer's NTE may not be received by SNB's transaction server, leading to the risk of failing or postponing to execute the instructions; If the customer should then send another commission instruction, this may result in SNB's transaction server receiving two instructions, thus increasing the customer's risk of making repeated transactions.

(6) Emergency caused by the change of law and policy or other factors that are unpredicted and uncontrolled by SNB.

(7) The functions of SNB's platform fail due to force majeure such as war, communication fault, natural disaster, strike and the actions taken by the government department, leading to customer's economic loss.