

AYA fintech service usage rules for members

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We develop **Andy Yeh Alpha (AYA) fintech network platform** to be an online place for our freemium members to share financial news and investment ideas around the world's main financial markets, institutions, and instruments such as stocks, currencies, futures, indices, mutual funds, and exchange funds etc. We encourage and welcome a broad variety of views and opinions, and we believe a healthy degree of investor heterogeneity and disagreement can breed better collective wisdom. However, we also believe topical, respectful, and spam-free streams of posts, comments, or messages create the most valuable experience for all our freemium members and end users.

In order to ensure the best experience for our members, we design and develop several house rules to highlight acceptable behaviors on our **Andy Yeh Alpha (AYA) fintech network platform**. Violations of these service use rules will lead to the prompt deletion of offensive or inadequate posts, comments, interactions, and messages. Under specific circumstances, we may consider it necessary to enforce the permanent or interim suspension of member-specific AYA accounts and IP addresses. In those undesirable scenarios, we may ban some users and IP addresses from creating new accounts on our AYA fintech network platform.

Abuse

We encourage some healthy debate and disagreement about asset investment ideas, securities, and markets within our AYA fintech network community. Yet, personal attacks, insults, threats, or vulgar or derogatory comments can never be constructive criticisms. For this reason, we impose a ban on those freemium members or end users who exhibit these abusive behaviors below:

1. Insults;
2. Threats;
3. Personal attacks (other than healthy debates, genuine alternative views, or constructive criticisms);
4. Suggestive words or phrases of harassment or intimidation;

5. Derogatory or discriminatory comments against particular men and women, races, religions, political parties, ethnic groups, and minority groups etc;
6. Vulgar posts or comments against other freemium members and end users with \$cashtags, #hashtags, and @usernames etc.

AYA fintech service usage guidance

We understand that each freemium member or end user may not like someone who exhibits some or all of the above abusive behaviors. Instead of sending an abusive post, comment, or message in response, each member can try at least one of the better responses below:

1. **Disagree:** If someone posts, comments, or shares information that causes your legitimate disagreement, you are free to respectfully express your own alternative view(s). Instead of striking back with personal attacks or abusive behaviors, you can craft persuasive, logical, and well-written comments in order to better balance the healthy interactive debate.
2. **Unfollow:** If someone engages in abusive, inappropriate, negative, or other questionable behaviors, you can simply unfollow him or her to stop receiving his or her posts and comments on our AYA fintech network platform.
3. **Flag:** If someone engages in abusive behaviors, you can make a conscious effort to flag him or her to promptly inform our AYA fintech network platform moderators and administrators. In response to these abusive behaviors, our service system will strictly enforce the permanent or interim suspension of AYA accounts for some questionable or suspicious users and IP addresses.
4. **Block:** If someone engages in abusive or questionable behaviors, you can block him or her. This action prevents him or her from reaching you via posts, comments, or messages.

Spam

Some of our AYA freemium members actively participate in the art and science of financial markets and investment portfolio strategies. Although we encourage active participation from every freemium member and end user, we politely ask

that everyone focuses on constructive and authentic information exchange. In this fashion, we can focus on promoting active mutual engagement among our freemium members and end users. However, we need to also politely ask each member not to promote products, services, and personal views and opinions to other members in ways that are not productive to our entire AYA fintech network community. For each freemium member's convenience, we provide a brief list of member behaviors that might be viewed as spam:

1. Posts, comments, or messages that hyperlink to external landing pages with clear sales pitch, zero idea circulation, or minimal content curation, might be viewed as spam. We encourage each freemium member to be considerate of others who might be keen to digest topical financial news and investment ideas via informative and constructive content curation.
2. Adding abrupt, intrusive, and irrelevant \$cashtags and #hashtags with links or messages might be viewed as spam.
3. Posting the same or substantially similar links, stories, or messages multiple times can often be spammy.
4. It can also be spammy to send private messages to promote gains on asset trades that are not open in circulation on our AYA fintech network platform.
5. It is spammy to follow large numbers of freemium members for the primary purpose of asking them to follow oneself. Good members interact with one another by contributing informative and topical financial news, articles, links, and investment ideas within our AYA fintech network community.

Manipulation

With any constructive investment discussions, it is important to our community that there is zero tolerance for, or minimal perception of, manipulative attempts for some members to create personal gains from specific information exchange. We encourage all members to disclose their relevant material financial interests and positions as part of key information exchange. In response to any potential manipulation, we will strictly enforce the permanent suspension of specific AYA accounts for some abusive users and IP addresses if such users engage in any of the bad behaviors below:

1. A member circulates large numbers of posts, comments, or messages with the clear and present intent of moving a stock or any other asset price.
2. A member repetitively sends extremely positive or negative signals about a particular stock or any other risky asset without new, current, or substantive information.
3. A member spreads fake news or false rumors about a particular stock.
4. A member sends or spreads hyperlinks to external websites that are known to manipulate financial market movements.
5. A member sends or spreads suspicious hyperlinks, posts, comments, or text messages about Ponzi pyramid schemes and cryptocurrencies (other than stocks, bonds, currencies, futures, indices, and mutual funds etc).
6. A member creates multiple AYA accounts to boost investor sentiment about a particular stock with duplicate posts, comments, or messages, in violation of our house rules for AYA fintech network platform.

Each freemium member or end user agrees and understands that all the posts, comments, messages, images, video clips, codes, or other materials that he or she publishes on, uploads to, transmits through, or links from our AYA fintech network service, whether he or she is an end user, an author, a contributor, or a content curator, are the sole responsibility of the person from whom any such content originates. While we specify and offer our service terms and conditions, general house rules for freemium members and end users, best practices for freemium members and end users, key disclaimers and declarations, corporate value propositions and mission statements, as well as member data and privacy protection rules, **Andy Yeh Alpha (AYA) fintech network platform** and its key business affiliates and partners cannot control, and are not responsible for, any verbal, visual, or video content available within our AYA fintech network service. By using our AYA fintech network service, each freemium member or end user may be exposed to questionable or suspicious content that might be offensive, indecent, inaccurate, erroneous, ambiguous, or otherwise objectionable. **Brass Ring International Density Enterprise (BRIDE)** and its business affiliates and

partners are not responsible for the online or offline conduct of any user, author, contributor, or content curator on our **Andy Yeh Alpha (AYA) fintech network platform**. Further, our AYA fintech network platform and its website and content may contain hyperlinks to external websites that are completely independent of both BRIDE and AYA. We make neither representation nor warranty in regard to the accuracy, completeness, or authenticity of the data and information made available on any such external websites. Each freemium member's use of links to any such external websites carries his or her own risk. Each freemium user agrees and acknowledges that he or she must evaluate, and also must bear all possible risks therein, the use of any content that he or she may or may not rely on this content. Under no circumstances will BRIDE and AYA and their primary business affiliates and partners be responsible or liable for any form of content or for any loss or damage of any kind that might arise as a result of the use of any such content made available via our AYA fintech network service provision.