

AYA fintech service terms and conditions

Brass Ring International Density Enterprise (BRIDE) © 2013-2023

The terms and conditions below govern all member use of our **Andy Yeh Alpha (AYA) fintech network platform**, all other websites, blogs, and tools by **Brass Ring International Density Enterprise (BRIDE)** and its business affiliates and partners, and the products and services available on our AYA fintech network platform. In our service terms and conditions, each member or user means the person who accepts such service terms and conditions and any corporate entity on whose behalf he or she is acting, and the pronouns “we”, “us”, “our”, “**Andy Yeh Alpha (AYA)**”, or “**Brass Ring International Density Enterprise (BRIDE)**” relate to Brass Ring International Density Enterprise (BRIDE) and its Andy Yeh Alpha (AYA) fintech network platform, website(s), and other business affiliates and partners. By using or accessing any web parts and components of our AYA fintech network service, each freemium member or end user agrees that he or she has read, understands, and agrees to be bound by all of the service terms and conditions. If any freemium member or end user cannot agree to all of these terms and conditions of service, he or she must neither use nor access our AYA fintech network platform and service provision.

If some freemium member or end user enters into these terms and conditions of service on behalf of a company, he or she has to represent the company with proper authority to bind his or her company to the terms and conditions of our AYA fintech network service provision. In our discretion, we reserve the right to modify-or-replace any of the terms and conditions of service at any time. Each freemium member’s or end user’s use of and access to our AYA fintech network service follows our regular public announcements of changes and updates to these service terms and conditions, and his or her mere access to AYA fintech network platform constitutes his or her acceptance of any changes and updates to our service terms and conditions. Each freemium member or end user bears the full responsibility for regularly reviewing the terms and conditions of our AYA fintech network service provision. Some new products or services that become available on our AYA fintech network platform may be subject to additional or different terms and conditions. If those additional terms and conditions conflict with any parts of our current service terms and conditions, the additional terms and conditions will prevail. We reserve the right to refuse service to any person

for any reason(s), unless the business inadvertently discriminates against some social classes under special protection. These classes include:

1. Race;
2. Color;
3. Ethnicity;
4. National origin;
5. Citizenship status;
6. Religion;
7. Creed;
8. Gender;
9. Gender identity;
10. Age;
11. Marital status;
12. Medical condition;
13. Military rank;
14. Veteran status;
15. Political affiliation;
16. Disability, pregnancy, or other genetic information.

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION IN REGARD TO EACH MEMBER'S LEGAL OBLIGATIONS, RIGHTS, AND REMEDIES. THESE OBLIGATIONS, RIGHTS, AND REMEDIES INCLUDE KEY LIMITATIONS AND EXCLUSIONS, AND A DISPUTE RESOLUTION CLAUSE THAT GOVERNS HOW WE WILL RESOLVE ANY DISPUTES.

Member registration data and account security

As a key condition to using some parts of our AYA fintech network service, each member or end user will register with **Andy Yeh Alpha (AYA) fintech network platform**, will select his or her username and password, and will provide other information about his or her authentic identity, company, or other professional or personal affiliation (cf. the "Registration Data"). Each member or user agrees to take the specific sequential actions below:

1. Each member or end user needs to provide his or her accurate, current, and complete Registration Data;
2. Each member or end user has to maintain the security and confidentiality of his or her username and password;
3. Each member or end user has to maintain his or her up-to-date Registration Data, and any other information that he or she provides to our AYA fintech network platform;
4. Each member or end user has the obligation to keep his or her Registration Data accurate, current, and complete;
5. Each member or end user has to bear full responsibility for all use of his or her AYA account and any actions that take place via his or her AYA account.

Each member or end user agrees and understands the fact that he or she has to assume full responsibility for maintaining both the security and confidentiality of his or her Registration Data. By providing us with his or her email address(es), each freemium member or user agrees to receive all necessary notifications via email, other electronic means such as our AYA fintech network service, or other hyperlinks to general notices and announcements available on our AYA fintech network platform or any other close website(s), or business affiliates or partners, to the specific email address(es). Each member or end user is fully responsible for keeping his or her email address(es) up-to-date, accurate, and complete in time. AYA fintech network service provision will orchestrate general notices and announcements in HTML (or in plain-text if the freemium member's device or system cannot support HTML). These general notices and announcements will appear in bulk emails or through hyperlinks to the specific webpages available on our AYA fintech network platform. The relevant text and imagery should be accessible through any standard commercially available Internet browsers.

Should some freemium member become aware of any non-authentic access to his or her AYA account, Registration Data, or other account information for our AYA fintech network service, he or she agrees to inform us of this inappropriate use immediately at service@ayafintech.network.

Authentic access to AYA fintech network service

Andy Yeh Alpha (AYA) fintech network platform grants each freemium end user or member a revocable, restrictive, and non-exclusive license to access-and-use our AYA fintech network service and web content for his or her private purposes of both smart investment idea generation and topical content curation. This license shall not include any collection, aggregation, duplication, display, or derivative use of our AYA fintech network service nor any use of data-miners, robots, web crawlers, spiders, or other similar tools for online data extraction or manipulation for any purposes unless we expressly permit these purposes in a written form. We offer a restrictive exception to general-purpose Internet search engines and non-commercial public archives that use these online tools in order to gather information for the sole and exclusive purpose of displaying hyperlinks to our AYA fintech network platform and service provision. Anyone who collects, aggregates, duplicates, displays, or makes derivative use of our fintech network service or any content made available on our AYA fintech network platform for any other purposes (such as commercial purposes) that we cannot encapsulate herein, he or she must pay commensurate consideration in order to first obtain a “written license” from **Brass Ring International Density Enterprise (BRIDE)** and **Andy Yeh Alpha (AYA) fintech network platform**.

Consistent compliance with relevant law and regulation

Each freemium member or end user has to agree to ensure that any information exchange pursuant to AYA fintech network service provision, whether (a) some freemium member or end user engages in such information exchange on his or her own or someone else does on his or her behalf in any case, or (b) otherwise, complies with all statutes, rules, regulations, orders, or other governmental acts of any domestic or foreign jurisdiction. These statutes, rules, regulations, orders, and other governmental acts include without limitation:

1. U.S. Securities Act of 1933 and all subsequent amendment(s) such as all of the rules and regulations that the government has promulgated thereunder;
2. U.S. Securities and Exchange Act of 1934 and all subsequent amendment(s) such as Rule 10b-5 and the other rules and regulations that the government has promulgated thereunder;

3. Regulation Fair Disclosure of 2000 and all subsequent amendment(s) and the pertinent rules that the U.S. Securities and Exchange Commission has promulgated thereunder;
4. Rules and regulations by the U.S. Financial Industry Regulatory Authority;
5. Any rules and regulations of any national or other securities exchanges such as NYSE, NASDAQ, AMEX, and their non-U.S. counterparts.

Premium service provision

As part of each freemium member's use of our AYA fintech network service, he or she may choose to purchase some for-fee products and services. **Andy Yeh Alpha (AYA) fintech network platform** provides fee-driven premium products and services on the primary basis of subscription or usage. These products and services include, with no limitation, our proprietary software solutions, analytic reports, ebooks, blog posts, comments, and messages etc. If some freemium member or end user chooses to purchase any premium products and services, then he or she bears full responsibility for paying the applicable prices and fees for all of the relevant items. The applicable prices and fees for these premium products and services may be found on our AYA fintech network platform, and specifically the sign-up or check-out webpage(s). We may offer alternative fee structures, discounts, coupons, or other incentives in our sole discretion and for any reason. At any rate, we are under no obligation to offer such alternatives to all users. The actual applicable prices and fees for any premium products and services shall be those prices and fees shown in the check-out section of each freemium member's AYA account or by some other agreement from BRIDE and AYA fintech network platform.

Some premium products and services may provide a free trial or an introductory offer. If this offer is available, we allow only one per freemium member, per user, per person, per household, and per email address at any given point in time. In addition, there is a limit of one trial per freemium member, per user, per person, per household, and per email address in any given one-year period unless we otherwise state in the offer. We retain and reserve the right to refuse service to any person for any reason at any given point in time.

General fee payment policy

Each premium member usually pays his or her annual access fee once per one-year subscription period. The applicable prices and fees vary with respect to all different premium member classes (Bronze, Brass, Silver, Gold, and Platinum). Prices and fees will be payable at the start of the one-year subscription period. With rare exceptions, the vast majority of our fintech network cash transactions must go through PayPal's proprietary electronic verification. To the best of our knowledge, PayPal supports most primary credit cards and bank transfers both in America and many other parts of the world. Any changes and updates to the applicable prices and fees for premium products and services shall be effective as of the commencement of the one-year subscription period immediately after these changes and updates.

If some premium member's credit card information is incorrect, incomplete, or stale, or if our **Andy Yeh Alpha (AYA) fintech network platform** is unable to process the PayPal transaction due to his or her personal error or omission, our AYA fintech network administrator(s) will attempt to contact him or her to inform him or her of this technical problem. If we cannot correct this transactional issue within 15 days, this issue will be viewed as a clear breach of our service terms and conditions, and hence our AYA fintech network platform will either suspend or terminate the freemium member's or user's AYA account in an interim period. We reserve the right to refuse service to any person for any reason at any given point in time. At any rate, we will notify each premium member with email receipt upon his or her successful PayPal transaction unless he or she and BRIDE or AYA have agreed otherwise.

All applicable fee payments are non-refundable. Since each premium member can have access with proper authentication and authorization to our proprietary software technology inter alia upon his or her successful PayPal transaction or premium registration, we retain and reserve the ultimate right to refuse service to any person for any reason. Should each premium member wish to cancel his or her subscription, he or she may select to cancel the current subscription(s) to our premium products and services within his or her AYA account dashboard. Alternatively, he or she may email us at service@ayafintech.network for such cancellation. Once we receive some premium member's request to cancel his or her AYA account, we will not charge him or her after the subscription period. Access to the specific premium products and services will continue until the end of the current subscription period. Each premium member is responsible for all

taxes, duties, and other governmental assessments in connection with our AYA fintech network service provision, whether or not he or she decides to purchase any premium products and services on our AYA fintech network platform.

Andy Yeh Alpha (AYA) fintech network platform reserves the right to cancel each member's subscription for premium products and services at any time for any reason or no reason. If AYA cancels some premium member's subscription for any reason other than his or her breach of our service terms and conditions (or any other terms and conditions to which he or she has agreed with our AYA fintech network platform), he or she may receive a "partial refund" of his or her prior fee payment. Such refund may consist of all applicable fee payment(s) for each complete month in the remainder of his or her subscription period.

Fintech network website content

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.

Andy Yeh Alpha (AYA) fintech network platform publishes investment ideas, financial topics, and economic policy issues in the form of blog posts, ebooks, comments, messages, analytic reports, and proprietary software solutions etc. The content curators and other contributors may hold long or short positions in or derivatives of companies with the product names, and so these authors may be free to trade those positions at will. Nonetheless, these content curators and other contributors may take asset positions that may not be contrary to specific views and opinions that the authors convey in the form of verbal, visual, or video content. These ebooks, blog posts, comments, messages, analytic reports, or proprietary software solutions contain the subjective views and opinions of core contributors, and such information may not necessarily reflect the official views and opinions of both BRIDE and AYA fintech network platform. None of this key information therein constitutes any advisory recommendation(s) that any stock, non-stock asset, asset portfolio, investment transaction, or investment strategy is suitable for any specific person. Each freemium member or end user further agrees and understands that our content curators or contributors never advise anyone personally with respect to the nature, market valuation, or suitability of any particular security, asset portfolio, investment transaction, asset investment strategy, or any other matter.

User content on AYA fintech network platform

Each freemium member is solely responsible for all the verbal, visual, and video content that he or she posts on or via our AYA fintech network service provision, or otherwise transmits to or shares with other users on our AYA fintech network platform. Each freemium member may not post user content that he or she has no permission to post on our AYA fintech network platform. Also, each member acknowledges that we shall reserve the right (but not the obligation) in our sole discretion to refuse service to anyone at any time. In this special case, we may remove any user content available via our AYA fintech network service, in close

connection with clear and present violations of the letter or spirit of our service terms and conditions or for any other reason. Each freemium member is solely responsible at his or her own cost and expense for duplicating backup posts or comments and also for replacing any user content that he or she posts or stores on our AYA fintech network platform or otherwise provides to BRIDE and AYA.

When each freemium member or user posts content to our AYA fintech network platform, he or she authorizes us to make such copies thereof as we consider necessary in order to facilitate the circulation and storage of such user content on our AYA fintech network platform. By posting user content to any part of this service, each freemium member or user grants, and he or she represents and warrants that he or she has the right to grant, to BRIDE and AYA an irrevocable, perpetual, non-exclusive, transferable, worldwide license with full consideration, as well as the right to sublicense, in order to use, copy, publicly perform, publicly display, reformat, translate, excerpt (in whole or in part), or distribute such user content for any commercial, advertising, or other purpose(s), in connection with our AYA fintech network service or the promotion thereof, to prepare derivative works of, or to incorporate such user content into other works, and to authorize sublicenses of any such service, promotion, derivative work, or other work. AYA fintech network platform never asserts any ownership over each member's user content; instead, he or she is subject to all the obligations set forth in our service terms and conditions, retains full ownership of such user content, and bears full legal responsibility for any use of intellectual property rights or other proprietary technology rights in connection with such user content. At any rate, we reserve the right to refuse service to anyone at any time, especially in light of violations of our terms and conditions of service, user privacy protection rules, disclaimers and declarations, house rules for freemium members and users, best practices for freemium members and end users. In any case, we retain full ownership of all of the intellectual property rights and proprietary software solutions available on our AYA fintech network platform.

Third-party provision of other services, websites, and hyperlinks

Brass Ring International Density Enterprise (BRIDE) may make available to each freemium member and end user some software or other tangible products and services from third-party service providers when he or she views, visits, or browses **Andy Yeh Alpha (AYA) fintech network platform**. In using any third-party products or services made available via our AYA fintech network service,

each freemium member or end user must agree to comply with the terms and conditions of the third-party service provider(s). For instance, a given freemium member or end user may access online brokerage services via our AYA fintech network platform, the third-party service provider's terms and conditions would apply to all the issues that might arise from the use of third-party services made available to him or her via online third-party brokerage service(s). We make no representations nor warranties with respect to third-party products or services. We will not be responsible for any third-party provisions of products or services, even when some freemium member or user uses these products or services in conjunction with our AYA fintech network service provision. We never endorse nor sponsor any third-party products or services that are made available via our AYA fintech network platform.

Andy Yeh Alpha (AYA) is the service trademark of **Brass Ring International Density Enterprise (BRIDE)**. This trademark design covers our signature AYA fintech network platform and its relevant proprietary software service provision. No parties, corporations, or organizations shall infringe the intellectual property rights of both BRIDE and AYA under any circumstances.

Dow Jones Indexes calculate, distribute, and market the proprietary Dow Jones Industrial Averages. "Dow Jones", "Dow Jones Industrial Averages", and "Dow Jones Indexes" are the service trademarks and marketing names of Dow Jones Trademark Holdings LLC and CME Group Index Services LLC. "CME®" is the service trademark of Chicago Mercantile Exchange Inc. Any use of these marks is subject to the terms and conditions of Dow Jones Trademark Holdings LLC and CME Group Index Services LLC.

User access to AYA fintech network service

Our AYA fintech network platform grants and allows each freemium member a revocable, restrictive, and non-exclusive, license to access-and-use our service and content for his or her own personal use. This license does not include any collection, aggregation, duplication, display, or derivative use of our AYA fintech network service nor any use of data-miners, robots, crawlers, spiders, or similar tools for data collection, extraction, or manipulation for any purpose unless we expressly permit in a written form. A conventional exception applies to general-purpose Internet search engines and non-commercial public archives that use such tools to gather data and information for the primary purpose of displaying

hyperlinks to our AYA fintech network platform. In order to collect, display, copy, duplicate, aggregate, or make derivative use of our AYA fintech network service or any user content available through our AYA fintech network platform for other commercial or non-commercial purposes, each freemium member or end user must first obtain a written license from our AYA network platform administrators and orchestrators.

Third-party account information

Each freemium member or end user may direct Andy Yeh Alpha (AYA) fintech network platform to retrieve his or her own personal data and information from third-parties with which he or she has customer relationships, maintains online accounts, or actively engages in financial transactions (“Account Information”). By submitting personal data and information such as usernames, passwords, PINs, IP addresses, login details, materials, and other relevant items to our AYA fintech network platform, each freemium member effectively licenses such user content to our AYA fintech network service team for the main purpose of fintech network service provision. AYA fintech network platform may use-and-store any such user content in accordance with our [service terms and conditions](#) and our [user privacy protection rules](#). Each freemium member or end user agrees and represents that he or she submits such data, information, or content to our AYA fintech network platform for its effective use in this regard, with no obligation by our AYA fintech network platform orchestrators to pay any fee(s) subject to any restrictions or limitations such as third-party service terms and conditions. Our AYA fintech network platform works with third-parties to access each member’s Account Information. Our AYA fintech network platform makes minimal effort to review the Account Information for any practical purpose(s) in terms of accuracy, legality, or non-infringement. By using our AYA fintech network service, each member or end user expressly authorizes our AYA platform orchestrators and administrators to access-and-store his or her internal Account Information from third-parties on his or her behalf. For instance, each freemium member or user may use online brokerage services from third-parties, he or she will be directly sent to some external website(s) via our AYA fintech network service. Our AYA fintech network platform will submit some personal details such as usernames and passwords that each freemium member provides to log onto some external website(s). However, our AYA fintech network platform orchestrators will never use each freemium member’s external Account Information, such as his or her portfolio positions, asset watch lists, and investment transactions inter alia, for

any commercial purpose(s). In most cases, scenarios, and circumstances, our AYA fintech network platform orchestrators and administrators will only access such Account Information in order to facilitate each freemium member's use of our AYA fintech network service. Thus, each freemium member or user hereby authorizes and permits our AYA fintech network platform to access-and-store any such Account Information from him or her or any third-party service provider in order to accomplish the sole purpose of both our AYA fintech network service provision and configuration such that our service is compatible with third-party websites for which he or she submits Account Information. Pursuant to our AYA service terms and conditions, user privacy protection rules, and disclaimers and declarations inter alia, each freemium member or end user grants us the legal power of attorney, and appoints by default us as his or her attorney-in-fact and agent, to access-and-store his or her Account Information from some third-party website(s) with the full power and authority to perform each matter that shall be necessary in connection with such activities as he or she may perform in person.

EACH FREEMIUM MEMBER OR END USER AGREES AND UNDERSTANDS THAT ANDY YEH ALPHA (AYA) MAY ACT AS HIS OR HER AGENT ON HIS OR HER BEHALF TO ORDER TO ACCESS-AND-STORE SUCH ACCOUNT INFORMATION FROM THIRD-PARTY WEBSITES. ANDY YEH ALPHA (AYA) NEVER ACTS AS THE AGENT OF OR ON BEHALF OF ANY THIRD-PARTY THAT OPERATES THE EXTERNAL WEBSITE(S).

Our AYA fintech network platform is not responsible for any transactions, fees, technical errors, or other service issues, such as key issues that may arise from inaccurate Account Information. In regard to the use of third-party products or services in conjunction with our AYA fintech network service, we cannot always anticipate technical, qualitative, quantitative, or some other issues or difficulties that may lead to the failure to obtain data, data loss or damage, personalization or configuration or any other service interruption. AYA fintech network platform does not assume any liability for the timeliness, accuracy, deletion, non-delivery, or failure to store any user data, communication, personalization, configuration, or any other service interruption. For example, each freemium member or end user provides his or her Account Information only as fresh as such information appears on our AYA fintech network platform at a specific point in time. When some freemium member's Account Information arises from external website(s), this information may be more or less up-to-date. Each freemium member or end user agrees to "indemnify" both **Brass Ring International Density Enterprise**

(BRIDE) and **Andy Yeh Alpha (AYA) fintech network platform** for any losses, costs, expenses, or damages that he or she might incur due to his or her own use of third-party products or services, such as any violation of third-party terms and conditions of service in relation to these third-party products or services.

Legal protection of AYA proprietary rights

AYA fintech network service provision receives legal protection to the maximum extent by copyright laws and international treaties. Any user content available on our AYA fintech network platform, or via our AYA fintech network service, is under copyright law protection as a collective compilation, pursuant to copyright laws and international conventions. Any reproduction, modification, creation of derivative works from or redistribution of our AYA fintech network service or its collective work, or duplicate distribution of user content or any portion thereof, to any other server or location for non-personal or commercial use, faces strict prohibition without the express written consent of Andy Yeh Alpha (AYA) fintech network platform and Brass Ring International Density Enterprise (BRIDE).

Trademark design and protection

Andy Yeh Alpha (AYA) and company graphic design such as logos, \$cashtags, #hashtags, @usertags, page headers, button icons, scripts, and service names are the exclusive and proprietary trademark ideas of **Brass Ring International Density Enterprise (BRIDE)** both in the U.S. and other countries. BRIDE's sole and unique trademarks and logos must not be used as part of trademarks or as part of web domain names, in connection with any products or services in any manner that is likely to cause confusion. These trademarks and logos must not be used, applied, copied, or imitated, in whole or in part, without the prior written consent and permission of Brass Ring International Density Enterprise (BRIDE) and Andy Yeh Alpha (AYA) fintech network platform.

Each freemium member or end user hereby agrees and consents that, if he or she chooses to become a paying customer of our Andy Yeh Alpha (AYA) fintech network platform, our AYA platform orchestrators may identify him or her as an AYA customer with his or her name and logo to generally describe the products or services that this AYA individual or corporate customer provides to all of our freemium members in his, her, or its promotional presentations, proposals, and

materials that specifically target other current and prospective members or end users on our AYA fintech network platform.

Restrictive service usage and content circulation

Each freemium member represents, warrants, and agrees that no user content of any kind from his or her AYA account will violate-or-infringe upon the rights of any other AYA platform orchestrators and its members and any third-parties, such as copyright, trademark, privacy, publicity, or other personal or proprietary rights, in violation of any laws and regulations that prohibit libelous, defamatory, derogatory, or otherwise unlawful content.

In addition, each AYA freemium member or end user agrees not to use our AYA fintech network service to:

1. damage, disable, overburden, or impair our AYA fintech network platform in any unlawful manner or in any other manner that might cause concern and suspicion in our day-to-day fintech network platform orchestration;
2. post or otherwise make available any content that we consider to be abusive, defamatory, harmful, hateful, illegal, unlawful, inflammatory, discriminatory, fraudulent, vulgar, obscene, piratical, intimidating, pernicious, questionable, detrimental, invasive, or otherwise objectionable;
3. impersonate any person or entity, or falsely state or otherwise misrepresent himself or herself, his or her age or affiliation with any person or entity;
4. post or otherwise make available any inappropriate or non-authentic “spam” solicitations, advertisements, promotional “scam” materials, Ponzi pyramid schemes, chain letters, esoteric cryptocurrencies, or any other solicitations;
5. post or otherwise make publicly available on AYA fintech network platform any private third-party data and information such as social security numbers, addresses, phone numbers, email addresses, and credit card numbers;
6. post or otherwise make available any content that contains software viruses or any other computer codes, files, or programs that might be designed to

disrupt-or-destroy the core and peripheral functionality of computer software or hardware or telecom equipment;

7. post or otherwise make available content that would constitute-or-provide instructions for criminal offense(s), in clear violation of any party's rights or local, state, national, or international laws;
8. use or attempt to use anyone's account, service, or system without proper authorization or authentication from Andy Yeh Alpha (AYA) fintech network platform and Brass Ring International Density Enterprise (BRIDE) with any form of false identity;
9. forge-or-manipulate headers or identifiers in order to disguise the origin of any information or any form of "fake news" from him or her;
10. post or otherwise make available any data or information that he or she does not have the right to make available under any laws and regulations or under contractual or fiduciary relations (such as inside information, proprietary and confidential information that he or she might disclose as part of employment relations or non-disclosure agreements).

Copyright complaint

We respect the intellectual property rights of others and therefore prohibit each freemium member or end user from posting on or transmitting through our AYA fintech network platform any content that violates any other person's or entity's intellectual property rights. If someone believes his or her intellectual property or work has been copied, duplicated, imitated, or used in a way that constitutes copyright infringement or any other form of clear violation of intellectual property rights, he or she has to notify our AYA platform orchestrators and administrators at service@ayafintech.network or:

Brass Ring International Density Enterprise (BRIDE)

Flat B, 6/F, Teda Building
87 Wing Lok Street
Sheung Wan
Hong Kong

RE: Copyright Infringement

Please provide us with the proper notice below:

1. Identify the content on our AYA fintech network service that might constitute copyright infringement or any other form of violation of intellectual property rights, with enough details such that we may locate this content on our AYA fintech network platform;
2. Clearly state that the copyright owner acts in good faith that any such abuse lacks proper authorization by the copyright owner, its agent, or the law;
3. Clearly state and declare under penalty of perjury that the copyright owner has proper authorization to counteract with accurate information;
4. Specify the copyright owner's address, phone number, and email address;
5. Specify the copyright owner's physical or electronic signature.

Our AYA fintech network orchestrators will delete any questionable or otherwise suspicious posts, comments, or messages, subject to the procedures set forth in the Digital Millennium Copyright Act of 1998.

Asset investment disclaimer

Our AYA fintech network service never intends to offer tax, legal, or investment advice. AYA fintech network platform provides no material content that should be misconstrued as an offer to sell, a solicitation of an offer to buy, or any other recommendation for any security. Trading securities might result in immediate and substantial losses of monetary capital investment. Each freemium member or end user should only invest capital with this caveat in mind. Each freemium member is solely responsible for determining whether any security, investment strategy, or other product or service is appropriate for himself or herself on the basis of his or her investment objectives and personal and financial situations. Each freemium member should consult an attorney or tax accountant in regard to his or her own specific legal or tax circumstances.

AYA fintech network platform provides content only for informational purposes. Our fintech network service does not provide investment advice for any person or entity. Both **Brass Ring International Density Enterprise (BRIDE), Andy Yeh Alpha (AYA) fintech network platform**, and their business affiliates and partners specifically disclaim any and all liability or loss that can arise from any action taken in reliance on our AYA fintech network service and user content,

such as market valuation or other loss on the sale or purchase of any company, property, product, service, security, instrument, or any other matter.

Each freemium member agrees and understands that monetary investment in any security is subject to several risks. Our online discussions of any particular security will not necessarily contain a comprehensive list or description of core relevant risk factors. Further, some stocks may exhibit low market capitalization and insufficient public float. These stocks are subject to more risks than stocks of larger companies (such as high volatility, low liquidity, and more opaque key public information).

Other disclaimers and declarations

Our AYA fintech network service may be temporarily unavailable from time to time for regular maintenance or other technical reasons. We assume no liability for any error, omission, interruption, deletion, delay in transmission or operation, communication line failure, theft or technical defect or disruption, non-authentic access, or any other unforeseen alteration of member content. Both BRIDE and AYA are not responsible for any technical malfunction or other problems of any telephone network or service, computer system, server, mobile device, phone equipment, or software service provider in light of technical disruption or traffic congestion on the Internet or at any website (such as injury or damage to user content in connection with the Internet or AYA fintech network platform). Under no circumstances will BRIDE and AYA be responsible or liable for any loss or damage, such as personal injury or death or any other loss or damage to user content that might result from anyone's use of our AYA fintech network service or any posts, comments, messages, or social interactions available on our AYA fintech network platform.

Our AYA fintech network platform never endorses or recommends the services of any brokerage company. The online or offline brokerage company that each freemium member or end user selects is solely responsible for its products and services. BRIDE and AYA and their business affiliates and partners shall never be responsible for any costs or damages of any type that might arise from each freemium member's use of the services of any brokerage company.

We provide our AYA fintech network service and member content "as they are", and both BRIDE and AYA and their key business affiliates and partners disclaim

any and all representations and warranties, whether they are express or implicit, such as implicit warranties of title, merchantability, fitness for a specific purpose, or non-infringement. BRIDE and AYA cannot guarantee, and shall not promise, any particular results from ubiquitous use of AYA fintech network service. Both BRIDE and AYA never represent nor warrant that software solutions or content materials are accurate, complete, reliable, current, or error-free. Neither do AYA and BRIDE guarantee that any of our operational servers are free of viruses or other potentially harmful components. For this reason, each freemium member should exercise caution and discretion in the use of any content materials with the industry-standard software tool(s) in order to detect-and-disinfect viruses.

Without limiting the scope of these disclaimers and declarations, each freemium member or user agrees and understands that he or she downloads or otherwise obtains content, data, or other content from or through our AYA fintech network service at his or her risk and discretion. Each freemium member or end user is solely responsible for his or her use thereof, and any damages to his or her own mobile device or computer system, data losses, or other detrimental effects that might result from such use.

BRIDE and AYA reserve the right to change any and all user content, software, and other item(s) available on our AYA fintech network platform at any time with no further notice. Reference to any products, services, processes, or other key items or issues, by trade name, trademark, manufacturer, supplier, or otherwise, does not constitute any endorsement, sponsorship, or recommendation thereof, or any affiliation therewith, by BRIDE and AYA.

Key limitations on corporate liability

Notwithstanding any item or matter to the contrary herein, the corporate liability of BRIDE and AYA and their business affiliates, partners, members, managers, directors, officers, employees, and agents for any cause whatsoever, will be no more than the dollar amount of any membership fee from each freemium user for our AYA fintech network service in the immediately prior quarter. In no event will BRIDE and AYA and their business affiliates, partners, members, managers, directors, officers, employees, or agents be liable to each premium member or any third party for any indirect, consequential, exemplary, incidental, special, or punitive damages such as data losses or other detrimental effects, even if AYA and BRIDE, their affiliates, partners, members, managers, directors, officers,

employees, or agents are aware or have been advised of the rare possibility of such damage(s). Each freemium member or end user agrees and understands that if no fees are payable to BRIDE for our AYA fintech network service, he or she shall be legally-limited to injunctive relief only, unless otherwise permissible by law. Each freemium member or end user shall not be entitled to damages of any kind from BRIDE and AYA regardless of the cause of action.

Suspension and termination of member accounts

BRIDE and AYA may suspend some user's account, or may remove his or her profile and any user content that he or she has sent or has posted on our AYA fintech network platform. Our interim or permanent suspension of such member account prohibits him or her from using or accessing our AYA fintech network service for any reason or no reason at all or any time in our sole discretion. This suspension or termination of member account(s) usually results from prior user abuse or any other inappropriate or otherwise questionable practices. Our AYA account suspension or termination may arise with or without notice. This lawful enforcement includes the probable scenario of substantive evidence of the fact that the freemium member or end user is under the age of 18 years old.

Official law, venue, and jurisdiction

By browsing our AYA fintech network platform, each freemium member or user agrees that the U.S. and international laws and regulations govern our service terms and conditions and any disputes that might arise between each freemium member and BRIDE. With respect to any disputes or claims that might not be subject to arbitration below, each freemium member agrees not to commence-or-prosecute any action in connection therewith other than in America. Hereby each freemium member or end user consents to, and waives all legal defenses of lack of personal jurisdiction in regard to the official law, venue, or jurisdiction in America.

Arbitration

Each freemium member or end user agrees that the sole and exclusive forum and remedy for any and all disputes and claims with respect to our AYA fintech network service provision shall be final arbitration. For instance, if we decide to

suspend or terminate some freemium member's or end user's AYA account due to his or her abusive, inappropriate, or otherwise questionable practices on our AYA fintech network platform, this decision shall be final arbitration. Under our service terms and conditions, such arbitration might be subject to the American Arbitration Association's commercial arbitration rules. To the fullest extent that is permissible by applicable law, no arbitration or claim under our AYA service terms and conditions shall be joint with any other arbitration or claim, such as any arbitration or claim that involves any other current or former member of our AYA fintech network platform. No class arbitration shall be permissible by law. In no event shall any claim, action, or arbitration by any freemium member or end user shall be instituted more than one quarter since the cause of action has arisen from the broader context and continuation of our fintech network service.

Corporate service indemnity

Each freemium member or end user agrees to indemnify both BRIDE and AYA, and their business affiliates, partners, members, managers, directors, officers, agents, and employees, from and against any losses, liabilities, claims, costs, expenses, or damages (such as reasonable attorney's fees) that may arise out of or in connection with his or her use of our AYA fintech network service, any third-party product or service made available on AYA fintech network platform, any member content that he or she posts or shares via our AYA fintech network service, his or her conduct in connection with our AYA fintech network service, or any clear and present violation of our service terms and conditions or of any laws, rules, regulations, or orders. This indemnity shall survive any termination or cessation of member use of our AYA fintech network service.

General feedback on member submissions

Each freemium member or end user agrees and acknowledges that any ideas, questions, comments, suggestions, or other views and opinions about our AYA fintech network service ("Member Submissions") from him or her to BRIDE and AYA are non-confidential and shall become the sole property of BRIDE and its business affiliates and partners etc. Both BRIDE and AYA shall own exclusive rights, such as all intellectual property rights, and shall be freely entitled to the unrestricted use and informational dissemination of such Member Submissions

for any commercial or non-commercial purpose without any acknowledgement or compensation to him or her.

Additional service terms and conditions

These terms and conditions of service constitute the entire agreement between each freemium member or end user and both BRIDE and AYA in regard to the use of our AYA fintech network service. Such service terms and conditions thus supersede any prior agreement(s) between each freemium member or end user and both BRIDE and AYA in relation to his or her use of our AYA fintech network service. BRIDE's interim failure to "exercise-or-enforce" any right or proviso of the relevant service terms and conditions shall not constitute a legal waiver of such right or proviso in that or any other instance. If any proviso of these service terms and conditions becomes invalid or irrelevant, the remainder of all service terms and conditions shall continue in full force and effect. If any proviso of the service terms and conditions shall become unlawful, void, or unenforceable for any reason, that proviso shall be viewed as severable from the residual service terms and conditions. This special case shall never affect the enforceability and validity of any other provisos within the broader purview of our other AYA fintech network service terms and conditions.

We operate and provide the AYA fintech network service terms and conditions via Brass Ring International Density Enterprise (BRIDE) and its close business affiliates and partners. If some freemium member or user has questions about our AYA fintech network service terms and conditions, he or she can choose to contact us via email service@ayafintech.network.

Brass Ring International Density Enterprise (BRIDE)

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