

UBELLO – TERMS OF USE

Last Updated: [11/30/2025]

Welcome to the UBELLO Platform, accessible via mobile application or any website, interface, or service operated or provided by UBELLO (“UBELLO”, “we”, “us”, or “our”). These Terms of Use (“Terms”) govern your access to and use of the UBELLO Platform and our services, which include:

- UBELLO Non-Custodial Wallet (“UBELLO Wallet”)
- UBELLO Marketplace and third-party integrations
- Any other blockchain-based tools or services we make available (collectively, the “Services”)

These Terms constitute a legally binding agreement between you (“user”, “you”, or “your”) and UBELLO.

By creating an account, accessing the UBELLO Platform, or clicking “Agree”, you confirm that you have read, understood, and accepted these Terms.

- If you do not agree, you must stop using UBELLO immediately.
- We may update these Terms at any time (“Changes”). Updates will be announced through the App, email, popup notifications, or other communication methods. Changes become effective immediately upon publication. Continued use of UBELLO constitutes acceptance of the updated Terms.
- You are responsible for reviewing these Terms regularly.

ELIGIBILITY

By using UBELLO, you represent and warrant that:

- You are at least 18 years old and have full legal capacity.
- You are not prohibited from using decentralized, blockchain-based services under the laws of your jurisdiction.
- If representing a legal entity, you have full authority to bind such entity to these Terms.
- You are not on any government sanctions or restricted persons list.

UBELLO reserves the right to modify eligibility criteria at any time.

THE SERVICES

1. UBELLO Non-Custodial Wallet

UBELLO provides a decentralized, non-custodial Web3 wallet, enabling you to:

- Create and manage your blockchain wallet(s).
- Store, send, receive, and interact with cryptocurrencies and NFTs.
- Access decentralized applications (dApps).
- Participate in memberships, staking missions, and reward programs.
- Use digital assets for purchases through third-party merchants.

Non-Custodial Responsibilities

Because UBELLO is non-custodial:

- You control your private keys and seed phrase.
- UBELLO cannot access, recover, or store your credentials.
- UBELLO cannot freeze, reverse, undo, or refund transactions.
- You are solely responsible for securing your device, wallet, and credentials.

WARNING: Any loss of your seed phrase means permanent loss of access to your assets. UBELLO cannot assist in recovery.

2. UBELLO Marketplace & Third-Party Services

UBELLO integrates services such as:

- eSIM.
- Travel bookings.
- Gift cards and vouchers.
- Digital membership utilities.
- Other decentralized partner services.

You acknowledge that:

- UBELLO acts only as an interface, not the service provider.
- Delivery, refunds, support, and guarantees are handled by third-party providers.
- Blockchain payments are final and irreversible.
- UBELLO is not responsible for disputes with third-party vendors.

You must review each third party's own terms and policies before use.

3. Other Web3 Features

UBELLO may integrate:

- On-chain staking.
- Mission/quest systems.
- NFT membership tiers.
- Reward points or loyalty systems.
- On-/Off-chain identity or verification tools.
- Partner protocols or smart contracts.

All interactions occur directly on blockchain networks and are executed by your wallet.

USER ACCOUNT & RESPONSIBILITIES

Account Registration

To access certain features, you may be required to create a UBELLO account. You agree to:

- Provide accurate and up-to-date information.
- Maintain the confidentiality of your login credentials.
- Be solely responsible for all activities occurring under your UBELLO account.

We may suspend or disable your account if:

- You violate these Terms.
- You cause harm to UBELLO or other users.
- You violate applicable laws or attempt fraudulent activities.

Identity Verification

UBELLO may require additional information to comply with applicable laws or platform policies. Failure to provide required information may result in temporary suspension or termination.

User Representations

You agree that you will **NOT**:

- Use UBELLO for illegal activities (money laundering, fraud, terrorism financing, etc.).
- Attempt unauthorized access to another user's wallet.
- Abuse or manipulate smart contracts.
- Upload malicious code or disrupt UBELLO infrastructure.
- Circumvent security features.
- Impersonate others.
- Use the platform in violation of sanctions or applicable laws.

UBELLO reserves the right to determine violations at its discretion and take necessary actions.

Account Security

You are responsible for:

- Protecting your mobile device.
- Safeguarding your seed phrase and private keys.
- Avoiding phishing and social engineering attacks.

UBELLO is **NOT** responsible for any unauthorized access resulting from your failure to secure your credentials.

FEES AND PAYMENTS

Blockchain transactions require network fees ("Gas Fees"), which:

- Are determined by the blockchain.
- Are outside UBELLO's control.
- Are non-refundable, even if the transaction fails.

UBELLO may charge service fees for certain features, which will be disclosed in advance.

TERMINATION

Your UBELLO account may be terminated if:

- You violate these Terms.
- Required by law or government authority.
- Suspicious, fraudulent, or harmful activity is detected.

Upon termination:

- You may still access your wallet if you have your private key/seed phrase.
- UBELLO cannot block access to your on-chain assets.
- Because UBELLO is non-custodial, we do not hold your funds and cannot “return” assets.

THIRD-PARTY SITES & SERVICES

UBELLO is not responsible for:

- Third-party risks.
- External protocol failures.
- Losses from using third-party apps or marketplaces.
- Unauthorized access granted by you to other applications.

Use third-party services at your own risk.

INTELLECTUAL PROPERTY

All UBELLO branding, software, interface designs, and materials are our property and protected by law. You may not copy, distribute, or exploit UBELLO content without permission.

DISCLAIMERS

You acknowledge and agree that UBELLO:

- Is a non-custodial interface, not a bank, exchange, broker, or custodian.
- Does not control blockchain networks or smart contracts.
- Is not responsible for losses caused by:
 - Network issues.
 - Smart contract bugs.
 - Lost seed phrases.
 - Device compromise.
 - Third-party service failures.
 - Market volatility.

You use UBELLO at your own risk.

INDEMNITY

You agree to indemnify and hold UBELLO harmless from any claims or losses arising from:

- Your use of the Services.
- Your violation of these Terms.
- Your violation of applicable laws.
- Misconduct or misuse of your wallet.

LIMITATION OF LIABILITY

To the maximum extent permitted by law:

- UBELLO is not liable for direct or indirect damages.
- UBELLO is not responsible for loss of assets or credentials.
- UBELLO's total liability will not exceed \$1,000 USD.

Some jurisdictions may not allow certain limitations.

TAXATION

You are solely responsible for reporting and paying taxes applicable to your digital asset activities.

NOTICES

UBELLO may communicate with you via in-app notifications, email, pop-ups, or system messages. You must keep your contact information updated.

SEVERABILITY

If any provision is invalid, the remaining Terms remain enforceable.

GOVERNING LAW

These Terms will be governed by and construed in accordance with:

For Korean Residents:

Laws of South Korea; jurisdiction of Seoul Central District Court.

For All Other Users:

Laws of Vietnam; arbitration by VIAC in Ho Chi Minh City.

Language:

English.

CONTACT US

For inquiries, please contact:

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