

TERMS OF USE

Shanghai Ant Chuangjiang Information Technology Co., Ltd. (“Ant International” or “we,” or “us”) makes this website, www.momentsforum.com (the “**Site**”) available to you for your personal information. Please feel free to browse and otherwise use the Site. By accessing and using the Site, you accept and agree to the following terms of use (“**Terms of Use**”) without limitation or qualification. **If you do not agree with these Terms of Use, please do not use the Site.**

A. USE OF THE SITE

You agree to use the Site only for the purposes that are permitted by these Terms of Use and any applicable laws and regulations.

The Site and all related content, and any and all intellectual property rights (including all copyright, patents, trademarks, service marks, rights in design, software and the “look and feel” of the Site and any adaptations and modifications thereof) in the foregoing (collectively, “**Content**”), shall at all times remain the exclusive property of us and our licensors.

On the condition that you comply with these Terms of Use, we hereby grant you a limited, revocable, non-exclusive right to access and use the Site for your own personal use. You are not granted any right to license, republish, distribute, copy, assign, sublicense, transfer, sell, reverse-engineer, disassemble, de-compile, or prepare derivatives works from the Site and any software comprised in the Site or make any other non-personal use of any Content. Any other intellectual property rights and any other rights or title not expressly granted to you under these Terms of Use are reserved by us and our licensors. Any use of the Site that exceeds the rights expressly granted in these Terms of Use is strictly prohibited and constitutes a violation of these Terms of Use.

You agree not to access (or attempt to access) the Site by any means other than your browser or through the interface that is provided by us. You also agree that you will not engage in any activity that:

1. interferes with or disrupts any user’s access to the Site or the Site (or the servers and networks which are connected to the Site);
2. remove, circumvent, disable, damage or otherwise interfere with security-related features of the Site;
3. damages any other person or business entity; or
4. contravenes any applicable law (including any laws relating to publicity, privacy rights, defamation and obscenity).

You further agree not to:

1. use any automated systems (e.g., bots, spider, etc.) for the purpose of, or conduct any activities in relation to the monitoring, mining, harvesting, extracting, copying, or compiling information on the Site for any reason; or

2. conduct any commercial activities including any selling, promoting, advertising or related arrangements in relation to the Site or Content without the explicit consent of Ant International.

Ant International retains the right to deny access to this Site to anyone without notice at its complete discretion for any reason, including for violation of any of these Terms of Use, including any use rights.

B. CONTENT

All content included in or made available through the Site, such as text, graphics, logos, icons, images, sounds, music, digital downloads, and documents is the exclusive property of us or our content providers and is protected by the various applicable trade dress, copyright, trademark, patent, and other intellectual property and unfair competition laws in Singapore and internationally. All rights not expressly granted to you in under these Terms of Use are reserved and retained by us or our licensors, suppliers, publishers, rightsholders, or other content providers.

C. SUBMISSION OF INFORMATION TO US

In order to gather feedback and improve the experience for future attendees, we may ask you to provide comments, remarks, suggestions, ideas, graphics, photographs, questions, complaints or other information posted or communicated to us (collectively “**submissions**”). You understand that by making the submissions, you grant us a perpetual, irrevocable, worldwide, non-exclusive, royalty-free, transferable license to use, reproduce, distribute, sublicense to others, modify, translate, prepare derivative works of, publicly display, and publicly perform the submissions, including to use them for any commercial or other purpose whatsoever without approval from or compensation to you or any other person, including to use them for any commercial or other purpose whatsoever without approval from or compensation to you or any other person. We will not be required to treat any submissions as confidential. We shall not be obliged to post or use any submission you may provide.

By providing a submission you warrant and represent that you own or otherwise control all of the rights to your submission as described in these Terms of Use including, without limitation, all the rights necessary for you to provide, post, upload, input or submit the submissions for yourself or for and on behalf of the organisation you are representing.

D. LINKS

This Site may include links to other websites operated by us or our affiliates, which may stipulate its own separate terms of use and conditions. By accessing and using these links, you accept and agree to their respective terms of use and conditions without limitation or qualification.

This Site may include links to other websites that are completely independent of this site. We do not control or endorse such websites and is not responsible for their products, services or content, nor is it responsible for the accuracy or reliability of any information, data, opinions, advice, or statements contained within such websites.

E. NO WARRANTIES

THIS SITE AND ALL CONTENT CONTAINED IN THIS SITE ARE PROVIDED TO YOU “AS IS” WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, OR THE WARRANTY OF TITLE OR NON-INFRINGEMENT. ALTHOUGH WE USE REASONABLE EFFORTS TO INCLUDE ACCURATE AND UP-TO-DATE INFORMATION ON THE SITE, WE MAKE NO WARRANTIES OR REPRESENTATIONS AS TO ITS ACCURACY AND ASSUME NO LIABILITY OR

RESPONSIBILITY FOR ANY ERRORS OR OMISSIONS IN THE CONTENT OF THE SITE. WE MAY CHANGE ANY OF THE INFORMATION, CONTENT, SERVICES, PROGRAMMES AND TECHNOLOGY DESCRIBED IN THE SITE WITHOUT NOTICE.

F. LIMITATION OF LIABILITY

YOUR USE OF THE SITE IS AT YOUR OWN RISK. UNDER NO CIRCUMSTANCES SHALL WE, OR ANY OF OUR RESPECTIVE OFFICERS, DIRECTORS, MANAGERS, SHAREHOLDERS, MEMBERS, EMPLOYEES, AGENTS (COLLECTIVELY, "**REPRESENTATIVES**"), OR CONTRACTORS, BE LIABLE FOR ANY DIRECT OR INDIRECT LOSSES OR DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE USE OR MISUSE OF, OR INABILITY TO USE, THE SITE OR ANY CONTENT OR SERVICES RELATED TO THE SITE. WITHOUT LIMITING THE FOREGOING, WE ASSUME NO RESPONSIBILITY FOR, AND WILL NOT BE LIABLE FOR ANY LOSSES OR DAMAGES RELATING TO OR CAUSED BY ANY VIRUSES WHICH MAY AFFECT YOUR DEVICE OR OTHER PROPERTY ON ACCOUNT OF YOUR ACCESS TO OR USE OF THE SITE. WE CANNOT AND DOES NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ASSESS TO THE SITE.

THIS IS A COMPREHENSIVE LIMITATION OF LIABILITY THAT APPLIES TO ALL LOSSES AND DAMAGES OF ANY KIND (WHETHER GENERAL, SPECIAL, CONSEQUENTIAL, INCIDENTAL, EXEMPLARY, OR OTHERWISE, INCLUDING LOSS OF DATA, INCOME, GOODWILL, BUSINESS OR PROFITS), WHETHER IN CONTRACT, NEGLIGENCE, GROSS NEGLIGENCE, OR OTHER TORTUOUS ACTION, EVEN IF WE OR REPRESENTATIVES HAVE BEEN ADVISED OF OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES.

IF YOU ARE DISSATISFIED WITH THE SITE OR CONTENT OR WITH THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE OR THE CONTENT.

IN THE EVENT ANY EXCLUSION OR LIMITATION OF LIABILITY CONTAINED IN THESE TERMS OF USE SHALL BE DETERMINED BY AN ARBITRATOR TO BE INVALID OR UNENFORCEABLE, THEN SUCH PROVISIONS SHALL BE REFORMED TO, AND ANT INTERNATIONAL'S LIABILITY SHALL BE LIMITED TO, THE MAXIMUM LIMITATION PERMITTED BY APPLICABLE LAW.

G. INDEMNITY

You agree to defend, indemnify, and hold us, and our respective Representatives, and contractors harmless from and against any all claims, losses, liabilities, damages, costs, and expenses (including, without limitation, reasonable attorneys' fees) resulting from or alleged to result from your use of the Site or Content or your violation of these Terms of Use. This clause shall survive the termination of these Terms of Use.

H. MODIFICATIONS TO THE TERMS

We reserve the right, at any time, to modify, alter, or update these Terms of Use without prior notice. Modifications shall become effective immediately upon being posted on the Site. Your continued use of the Site after modifications are posted constitutes an acknowledgement and acceptance of these Terms of Use and its modifications.

For the avoidance of doubt, these Terms of Use relate only to your access to and use of the Site, and do not apply to your use of any services provided by us or our affiliates.

I. GOVERNING LAW; ARBITRATION

This Agreement shall be governed by the laws of the Republic of Singapore, without regard to the conflict of laws principles that would result in the application of the laws of another jurisdiction. Any

dispute arising out of or in connection with these Terms of Use, including any question regarding existence, validity or termination of these Terms of Use, shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this Clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of one (1) arbitrator. The language of the arbitration shall be English.