

# Service Agreement

## I. Special Notes

1. The Snowealth Service Agreement (hereinafter referred to as "this Agreement") is a legally binding agreement signed between the user (hereinafter referred to as "you") and Snowealth (as defined in Article 2, Section (1) of this Agreement). This Agreement is a basic and general agreement applicable to the Snowealth website and various services provided by Snowealth (hereinafter referred to as "Services" or "Services provided by Snowealth"). Your visit to the Snowealth website or use of any services provided by Snowealth is subject to this Agreement.

2. Snowealth specifically reminds you:

(1) Please read all the terms of this Agreement carefully

(2) Please carefully choose whether to accept this Agreement. If you click to confirm this Agreement on the relevant page, or make (or be deemed by Snowealth to make) an expression of consent to this Agreement during the registration/login process, or continue to use the Snowealth website or service after Snowealth reasonably displays/prompts/notifies you of this Agreement or any updated version of this Agreement, or make (or be deemed by Snowealth to make) an expression of consent to this Agreement in other possible ways, it means that you fully agree to all the terms of this Agreement;

(3) Snowealth's business may change from time to time, and this Agreement may also be adjusted accordingly. Snowealth will publish an updated version on the Snowealth website (as defined in Article 2, Section (2) of this Agreement) or remind you of the update of relevant content in other ways. Please visit the Snowealth website to keep abreast of the latest agreement text. However, you understand and agree that, due to the large number of users, Snowealth has no obligation to obtain the consent of any specific user for the update of relevant content; in the above case, if you continue to use the Snowealth website or service, you agree to accept the revised agreement text;

(4) When using the Snowealth website or service, you should have full civil rights and full civil capacity, be able to agree to and abide by this agreement, and independently bear legal responsibility for all your actions under this agreement.

3. In addition to the main text, this agreement also contains the following:

(1) "Snowealth Privacy Policy";

(2) "Community Rules";

(3) Because Snowealth provides many services, when you use Snowealth's specific services, such services may have separate applicable relevant agreements, policies, guidelines, systems or rules. All agreements, policies, guidelines, systems or rules related to related businesses that Snowealth has issued or may issue in the future constitute an effective supplement to this agreement, have the same legal effect as this agreement, and are legally binding on you. You should fully read and agree to the relevant agreements, policies, guidelines, systems or rules corresponding to the specific service before using the specific service.

## II. Definitions and Interpretations

1. "Snowealth" as referred to in this Agreement refers to the Snowealth website operating company itself.

2. "Snowealth website" as referred to in this Agreement includes but is not limited to the Snowealth official website (currently [www.snowealth.com](http://www.snowealth.com). If Snowealth changes its website or adds other websites in the future, please refer to the website changed or added by Snowealth at that time)

3. "User" as referred to in this Agreement includes both users who have registered for a Snowealth website account and users who have not registered for a Snowealth website account but use the Snowealth website or services.

## III. Service Content and Usage Notices

1. In general, the services provided by Snowealth to users are free services. The free services provided by Snowealth include but are not limited to: (1) providing users with Internet information storage space services, and users can publish information content through text, pictures or other feasible forms; (2) providing users with stock index, fund and other market information; (3) other free services provided by Snowealth. To the maximum extent permitted by law, Snowealth has the right to upgrade or make other adjustments to the scope of free services provided or the specific service form, method, standard, etc.

2. If Snowealth provides paid services to users, or changes free services to paid services, Snowealth will clearly inform users of the corresponding agreements, policies, guidelines, systems or rules in advance.

3. Snowealth hereby grants you an individual, non-transferable, non-sublicensable, revocable, non-exclusive, non-exclusive general use license to enable you to use the Snowealth website or services in the manner permitted by these Terms. For the avoidance of doubt, your rights to the information content you publish on the Snowealth website will not be restricted or affected by these Terms.

4. Except for the rights you enjoy as stipulated by laws and regulations, and Snowealth has other agreements with you or Snowealth has made clear authorization to you, other rights not expressly authorized in this Agreement shall still belong to Snowealth.

5. Without Snowealth's explicit authorization, you may not perform the following actions while using the Snowealth website or services, agree to, authorize, instructor assist any third party to perform the following actions, or seek any improper benefits for yourself or a third party through the following actions:

(1) modify, copy, publish, transmit, publicly display, exhibit, play, reproduce, translate, distribute, publish, authorize, transfer, sell, reverse engineer, decompile, or create derivative products based on the Snowealth website or services, or attempt to obtain any derivative products from the Snowealth website or services; Extract source code or obtain raw data from any part of the website or service, or modify page parameters or tamper with device data;

(2) Use any robot, web spider, web crawler, crawler, website search/retrieval application or other means to access, crawl, crawl, store, cache, retrieve or index any part of the Snowealth website or service, including but not limited to text, images, audio and video, other data, etc.;

(3) Avoid or attempt to avoid, remove, change, hinder or destroy any security protection mechanism, system defense tool, abnormal browsing identification mechanism or other system configuration of the Snowealth website or service in any way or by any tool, including but not limited to using IP Changing IP addresses in the address pool, registering users in batches and changing user identities, sending false data information to the Snowealth website server (such as forging HTTP request header information such as User-agent and Cookies, etc.), probing or scanning website vulnerabilities or weaknesses, etc.;

(4) Using plug-ins, external plugins, group control systems or third-party tools to interfere with, destroy, modify or exert other improper influence on the Snowealth website or services (including Snowball's related operating activities);

(5) Conducting various types of data involved in the operation of the Snowealth website or services (including the interaction data between the client and the server, and other data that may be involved) Change, modify, mount or create any derivative works, including but not limited to using plug-ins, external plug-ins or accessing any part of Snowealth website or service through third-party tools or services not authorized by Snowealth;

(6) Transfer any use license granted to you by Snowealth under this Agreement, or set up security interests based on your right to use Snowealth website or service;

(7) Provide any part of Snowealth website or service to third parties for a fee or other profit-making method, regardless of whether such behavior actually makes a profit;

(8) Other illegal or infringing behaviors or infringing the legal rights and interests of Snowealth.

#### IV. Service Change, Interruption or Termination

1. Subject to the inherent defects of the Internet (including but not limited to software and hardware failures, network communication line failures, malicious network attacks, force majeure, or other circumstances beyond the control of Snowealth), you agree that Snowealth has the right to change, interrupt or terminate part or all of the services, when necessary, based on its own judgment. If such a situation occurs, Snowealth will notify or prompt the affected users as soon as possible through web page announcements, system notifications, private messages, text messages or other methods that Snowealth deems reasonable.

2. You agree that Snowealth needs to regularly or irregularly maintain and upgrade the Snowealth website and related software and hardware, or suspend part or all of the services for other reasonable reasons. If such circumstances cause the service to be interrupted or unstable within a time that Snowealth considers reasonable, Snowealth does not need to bear any responsibility for this.

3. If any of the following circumstances occurs, Snowealth has the right to interrupt or terminate the provision of part or all of the services to you without any liability to you or any third party, and the losses caused by this will be borne entirely by you:

(1) The personal information you provide is untrue;

(2) You violate laws, regulations, regulatory requirements or this Agreement;

(3) You fail to pay the relevant service fees for the paid services you use in accordance with regulations when using paid services;

(4) You infringe the legitimate rights and interests of individuals, enterprises, institutions or social groups, including but not limited to patent rights, copyrights, trademark rights, or name rights, title rights, reputation rights, honor rights, portrait rights, privacy rights, etc.;

(5) You damage the image of regulatory authorities, state agencies and governments;

(6) You damage the legitimate rights and interests of Snowealth such as goodwill or reputation in any way;

(7) Snowealth has other reasonable reasons to believe that it is necessary to interrupt or terminate the provision of services to you. 4. You agree that after the termination of your service relationship with Snowealth, Snowealth still has the following rights:

(1) Continue to save all information you publish during the use of Snowealth website or services until the expiration of the record retention period required by law;

(2) If you commit illegal acts or violate this Agreement and/or rules during the use of Snowealth website or services, Snowealth may still assert rights and pursue liability against you in accordance with this Agreement.

## V. Account Registration and Authentication

1. The account registration methods provided by Snowealth are as follows:

(1) Register via email. If you are an individual user, you can register by entering your own email address on the relevant web page and filling in the verification code sent to you by Snowealth (for this, you must ensure that: a. the mobile phone number is used by you; b. if you are a non-individual user, you need to comply with Snowealth's relevant regulations and requirements for non-individual user registration and real-name registration;

2. When you register a Snowealth account and set your account nickname, avatar, profile and other information, you must not violate laws and regulations or infringe on the legitimate rights and interests of others, and you must not have any illegal or bad information; otherwise, Snowealth has the right to take necessary measures against your Snowealth account.

3. According to laws and regulations, when you register an account or apply for account authentication You may not impersonate others (including but not limited to impersonating others' names or portraits, impersonating the names of other companies or institutions, stealing others' mobile phone numbers or third-party accounts, stealing others' email addresses, impersonating others' social identities, etc.). If Snowealth finds that you are impersonating others, Snowealth has the right to terminate your service to you.

## VI. Risk Warning

1. You understand and agree that the comments of Snowealth users and guests invited by Snowealth, and the investment-related advertisements displayed on the Snowealth website by third parties as advertisers do not constitute Snowealth's investment advice to anyone, nor do they represent Snowealth's judgment on any industry, related companies or specific products and services. Investment is Risks, decisions must be made with caution. Investment decisions must be based on independent thinking. Unless otherwise clearly stipulated by laws and regulations, Snowball does not assume any responsibility for anyone's investment losses.

2. To prevent the risk of counterfeiting and counterfeiting and protect your legal rights and interests, please identify the official Snowealth website (the current website is [www.snowealth.com](http://www.snowealth.com). If Snowealth changes its website or adds other websites in the future, please refer to the official website of Snowealth after the change or addition at that time)

3. Snowealth strictly prohibits users from publishing illegal information such as "illegal stock recommendations" and "illegal wealth management for customers", and severely cracks down on related violations. Please do not believe in illegal information such as "illegal stock recommendations" and "illegal wealth management for customers", and do not participate in such activities. To avoid unnecessary losses.

4. You understand and agree that Snowealth does not guarantee that the service will meet the user's requirements, nor does it guarantee that the service will not be interrupted, and does not guarantee the timeliness and accuracy of the service. Unless otherwise expressly provided by laws and regulations, you will bear the risks involved in using the Snowealth website or service yourself, including but not limited to:

(1) Risks caused by force majeure;

(2) Losses and risks caused by your improper operation or use of the Snowealth website or service in a manner not authorized by Snowealth;

(3) The content you publish is forwarded or shared by others, and the risks and liabilities that may be caused by such dissemination;

(4) Other circumstances that are not attributable to Snowealth.

5. You understand and agree that the content you publish on the Snowealth website may be copied, reproduced or used for other purposes by third parties, which is beyond your control. You should be fully aware of the existence of such risks. Any information that you do not want others to know should not be published on Snowealth. If you find that the relevant actions of a third party infringe upon your legal rights, you can file a complaint with Snowealth. Snowealth will handle the case in accordance with the law and provide convenience for your rights protection within a feasible scope, but Snowealth does not make any guarantee or promise on the time limit and results of rights protection.

6. You understand and agree that: unless otherwise expressly provided by laws and regulations or otherwise agreed in relevant agreements, in any case, the total amount of liability for breach of contract and infringement that Snowealth needs to bear to you shall not exceed the total amount of fees charged to you for the service.

## VII. User Responsibilities and Obligations

1. Snowealth is committed to providing you with a civilized, healthy, standardized and orderly network environment. You shall abide by the provisions of laws and regulations and the provisions of this Agreement (including the Community Rules and relevant agreements, policies, guidelines, systems or rules corresponding to specific services), and shall not use Snowealth accounts, Snowealth websites or services to engage in the following behaviors:

(1) Publishing, transmitting, disseminating or storing content that violates national laws and regulations: a. Violating the basic principles established by the Constitution; b. Endangering national security, leaking state secrets, subverting the state power, and undermining national unity; c. Damaging national honor and interests; d. Inciting ethnic hatred and discrimination, and undermining national unity; e. Undermining national religious policies, promoting cults and feudal superstitions; f. Spreading rumors, disrupting social order, and undermining social stability; g. Spreading obscenity, pornography, gambling, violence, terror or abetting crimes; h. Insulting or slandering others and infringing on the legitimate rights and interests of others; i. Inciting illegal assembly, association, parade, demonstration, or gathering to disrupt social order; j. Acting in the name of illegal civil organizations; k. Containing other content prohibited by laws and

administrative regulations. (2) Publish, transmit, disseminate, and store content that infringes on others' reputation, portrait rights, intellectual property rights, trade secrets, and other legal rights;

(3) Publish, transmit, disseminate, and store content that involves others' privacy, personal information, or data;

(4) Publish, transmit, and disseminate harassing information, advertising information, junk information, or content containing any sexual or sexually suggestive information;

(5) Publish, transmit, and disseminate rumors, false information, or other content containing false information;

(6) Publish, transmit, disseminate, and store other information that violates laws, regulations, policies, public order, good customs, social morality, or interferes with the normal operation of the Snowball website and infringes on the legitimate rights and interests of third parties.

2. You promise to abide by the seven bottom-line requirements of laws, regulations, the socialist system, national interests, the legitimate interests of citizens, public order, social morality, and the authenticity of information.

3. If Snowealth discovers or receives any complaint from anyone that a user has violated the provisions of laws and regulations or the provisions of this Agreement, Snowealth has the right to delete, block or take other measures that Snowealth deems reasonable, and impose penalties on the offending account, including but not limited to warnings, restrictions or prohibitions on the use of some or all functions, account bans and even cancellations, depending on the circumstances of the behavior. Snowealth also has the right to refuse to provide services to the subject depending on the circumstances.

4. Any consequences caused by the user's use of the Snowealth account, Snowealth website or service shall be borne by the user independently; if the relevant behavior causes damage to Snowealth or a third party, the user shall also bear full compensation liability.

## VIII. Account Management

1. Your Snowealth account shall be used by you, and you shall enjoy the corresponding rights and bear all responsibilities independently; the account shall not be donated, borrowed, rented, transferred or sold, etc.

2. The password of your Snowealth account is set by you, and you shall keep your account and password properly. Snowealth and you are jointly



responsible for maintaining the security of the account. Snowealth will take and continuously update technical measures to strive to protect the security of your account on the server side. You need to take measures to protect the security of your account, including but not limited to properly keeping the Snowealth account and password, installing anti-virus software, and changing passwords regularly. You agree not to disclose account or password information to others under any circumstances. If your account is used by others (including but not limited to account theft, password theft) or information data is leaked due to your poor custody, you shall bear the responsibility. When you suspect that your Snowealth account has been hacked or other risks, you need to notify Snowball immediately. Before Snowealth receives your notice, Snowball has reason to believe that all actions under the account are your actions using the account (the corresponding responsibilities for the corresponding account use actions shall also be borne by you).

3. If you violate the provisions of laws and regulations and the provisions of this Agreement, Snowealth has the right to restrict and freeze your use of the Snowealth account, and has the right to decide whether to terminate your use of the Snowealth account based on the circumstances of the violation and other relevant factors. All losses caused to you shall be borne by you.

4. If your Snowealth account is stolen, your password is forgotten, or you are unable to log in normally due to other reasons, you can file an appeal through the appeal channels provided by Snowealth. Snowealth will facilitate your appeal within the scope of feasibility, but does not promise to help you recover your account.

5. If there is a dispute over the rights and interests of your Snowealth account, Snowealth has the right to take protective or restrictive measures, including but not limited to freezing some or all functions of the account, according to the circumstances, until the competent authority makes an effective judgment or the relevant users reach an agreement through negotiation without violating laws and regulations and this Agreement. Snowealth does not need to bear compensation liability to anyone for the relevant protective or restrictive measures taken during this period.

#### IX. Account cancellation

1. You have the right to cancel your Snowealth account. For the specific process and required information for account cancellation, please refer to the "Account Cancellation Notice".

2. After you actively cancel your account, Snowealth will stop providing services to you and delete your personal information in accordance with the

provisions of laws and regulations, unless otherwise provided by laws and regulations.

## 10. Notice and Delivery

1. You understand and agree that Snowealth may deliver relevant notices, prompts and other information to you through one or more notification methods, including but not limited to software page prompts, website announcements, system notifications, official account notifications, emails, mobile phone text messages, in-site letters, etc. When the notification is successfully sent, it is deemed to have been delivered to you.
2. You understand and agree that any failure to receive relevant rules, notices, prompts and other information due to errors in email, mobile phone number, mailing address or other reasons not attributable to Snowealth will not affect the legal effect of such information on you.
3. You understand and agree that Snowealth may provide you with service information, promote the services or product functions of Snowealth and its affiliates, or provide you with commercial information (including commercial advertisements) by calling you, sending mobile phone text messages or emails, App information push, information push to third-party accounts, sending paper mail and other feasible methods. If you do not want to receive such information, you have the right to unsubscribe through the corresponding unsubscribe function provided by Snowealth, or you can inform us of your unsubscribe needs through the online customer service, and we will handle it for you in a timely and proper manner.

## XI. Others

1. The titles of the clauses of this Agreement are for ease of reading only and do not affect or limit the interpretation of the content and meaning of the clauses.
2. If any agreement or clause of this Agreement is confirmed to be invalid or unenforceable, the invalidity or unenforceability of such agreement or clause shall not affect the validity or enforceability of other agreements or clauses of this Agreement, which shall continue to be valid and enforceable.