

Last Revised: March 2025

### 1. Introduction

These Terms and Conditions ("Terms") govern the use of the UCBI Banking platform and its associated services.

By accessing or using our platform, you agree to be bound by these Terms.

UCBI Banking does not directly engage in the sale of digital assets or financial products; all transactions are facilitated through authorized third-party platform

### 2. Institutional Framework and Regulatory Compliance

UCBI Banking operates as a blockchain-based financial infrastructure provider, adhering to international financial regulations, including Know Your Customer (KYC), Anti-Money Laundering (AML), and Counter-Terrorism Financing (CTF) compliance.

Users may be required to undergo verification processes to access certain services.

### 3. Relationship with Third-Party Platforms

UCBI Banking does not execute financial transactions directly.

All token sales, trading activities, staking, and investment services are managed through third-party platforms that operate under their respective regulatory frameworks.

UCBI Banking shall not be held liable for any actions, policies, or operational failures of these third-party entities.

### 4. Token Utility and Governance

The UCBI token serves as a utility asset within the ecosystem, offering governance rights, staking opportunities, and access to platform-specific financial products.

UCBI Banking does not guarantee the value, liquidity, or future performance of the token.

Users acknowledge the inherent risks associated with digital assets.

## 5. Risk Acknowledgment and Indemnification

Users acknowledge that blockchain and digital asset investments carry market volatility, regulatory risks, and technological uncertainties.

UCBI Banking, its affiliates, and executives shall not be held liable for financial losses, security breaches, or service interruptions arising from external factors beyond its control.

## 6. Data Privacy and Security

UCBI Banking is committed to protecting user data in accordance with applicable privacy laws.

Our Privacy Policy outlines how we collect, process, and safeguard user information.

Users are responsible for maintaining the security of their accounts.

## 7. Limitation of Liability

UCBI Banking shall not be liable for any indirect, incidental, or consequential damages arising from the use of its platform or associated third-party services. Users assume full responsibility for their financial decisions and investment risks.

## 8. Amendments and Termination

UCBI Banking reserves the right to modify these Terms at any time. Continued use of the platform after updates constitutes acceptance of the revised Terms.

UCBI Banking may suspend or terminate access to users who violate these Terms or applicable regulations.

## 9. Governing Law and Dispute Resolution

These Terms shall be governed by the laws of United Kingdom.

Any disputes arising from these Terms shall be resolved through arbitration under the rules of the United Kingdom, with the decision being final and binding.

## 10. Contact Information

For any inquiries regarding these Terms, please contact us at [contact@ucbibanking.io](mailto:contact@ucbibanking.io).