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USER AGREEMENT

The following are terms of a legal agreement (the “Agreement”) between you, individually and/or as an agent on behalf of an entity or another registered user (“you”) and LAT FOUNDATION PTE. LTD. (the “Company”) that sets forth the terms and conditions for your use of this web site at <http://www.latoken.com/>, including any subdomain thereof (the “Site”). The Site is owned and operated by the Company. This Site is being provided to you expressly subject to this Agreement. By accessing, browsing and/or using the Site, you acknowledge that you have read, understood, and agree to be bound by the terms of this Agreement and to comply with all applicable laws and regulations.

The Company reserves the right to amend this Agreement at any time and will notify you of any such changes by posting the revised Agreement on the Site. You should check this Agreement on the Site periodically for changes. All changes shall be effective upon posting. Your continued use of the Site after any change to this Agreement constitutes your agreement to be bound by any such changes. The Company may terminate, suspend, change, or restrict access to all or any part of this Site without notice or liability.

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The copyright in all material on this Site, including without limitation the text, data, articles, design, source code, software, photos, images and other information (collectively the “Content”), is held by the Company or by the original creator of the material and is protected by the Republic of Singapore copyright laws or treaties. You agree that the Content may not be copied, reproduced, distributed, republished, displayed, posted or transmitted in any form or by any means, including, but not limited to, electronic, mechanical, photocopying, recording, or otherwise, without the express prior written consent of the Company. You acknowledge that the Content is and shall remain the property of the Company. You may not modify, participate in the sale or transfer of, or create derivative works based on any Content, in whole or in part. The use of the Content on any other website, including by linking or framing, or in any networked computer environment for any purpose, is prohibited without the Company’s prior written approval. All data obtained from or provided by the Company, regardless of the method of delivery, is explicitly prohibited from publication and distribution. Moreover, you agree not to use data provided by the Company, regardless of the method of delivery, for any competing purposes, and you agree to only use such data to permit investment using the services of the Company.

You also may not, without the Company’s express written permission, “mirror” any material contained on this Site on any other server. Any unauthorized use of any Content on this Site may violate copyright laws, trademark laws, the laws of privacy and publicity, and communications statutes and regulations.

You agree to use the Content and Site only for lawful purposes. You are prohibited from any use of the Content or Site that would constitute a violation of any applicable law, regulation, rule or ordinance of any nationality, state, or locality or of any international law or treaty, or that could give rise to any civil or criminal liability. Any unauthorized use of the Site, including but not limited to unauthorized entry into the Company’s systems, misuse of passwords, or misuse of any information posted on the Site is strictly prohibited. The Company makes no claims concerning whether the Content may be downloaded or is appropriate for use outside of the Republic of Singapore. If you access this Site from outside of the Republic of Singapore, you are solely responsible for ensuring compliance with the laws of your specific

jurisdiction. Your eligibility for particular products or services is subject to final determination by the Company.

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CONSENT TO DOING BUSINESS ELECTRONICALLY

Whether you choose to participate on the Site as a Liquid Asset Token (LAT) purchaser or owner of an asset to be tokenized or an investor into a Liquid Asset-Backed Token (LABT), or in another manner, from time to time you will receive disclosures, notices, documents and information (“Communications”) as required by law from the Company or our respective agents (collectively, “we” or “us”). This section informs you of your rights when receiving Communications from us electronically.

Electronic Communications. You agree that all Communications from the Company, and our respective agents relating to your use of the Site or related services may be provided or made available to you electronically by e-mail or at the Site. You have the right to receive a free paper copy of any Communication by contacting us in the manner described below. We may discontinue electronic provision of Communications at any time in our sole discretion.

Scope of Consent. Your consent to receive Communications and do business electronically, and our agreement to do so, applies to all of your interactions and transactions to which such Communications relate, whether between you and the Company.

Changes in Your Contact Information. You agree to keep us informed of any changes in the telephone number, email and mailing address you provide to us so that you continue to receive all Communications without interruption. You can contact us by email at ico@latoken.com.

DISCLAIMER OF WARRANTIES

None of the Company, or any of its affiliates, providers or their respective officers, directors, employees, agents, independent contractors or licensors (collectively the “Parties”) guarantees the accuracy, adequacy, timeliness, reliability, completeness, or usefulness of any of the Content and the Parties disclaim liability for errors or omissions in the Content.

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The Parties may discontinue or make changes in the Content and Site at any time without prior notice to you and without any liability to you. Any dated information is published as of its date only, and the Parties do not undertake any obligation or responsibility to update or amend any such information. The Parties reserve the right to terminate any or all Site offerings or transmissions without prior notice to you. This Site could contain technical inaccuracies or typographical errors. Use of this Site is at your own risk.

LIMITATION OF LIABILITY

Under no circumstances will the Parties be liable for any damages including general, special, direct, indirect, incidental, consequential, punitive or any other damages (including, without limitation, lost profits or business interruption) of any kind whether in an action in contract or negligence arising or relating in any way to the use or inability to use by any party of the content, the Site or any third-party site to which this Site is linked, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if Parties, or representatives thereof, are advised of the possibility of such damages, losses or expenses. The Parties are not liable for any defamatory, offensive or illegal conduct of any user. Your sole remedy for dissatisfaction with this Site is to stop using the Site. If your use of materials from this Site results in the need for servicing, repair or correction of equipment or data, you assume any costs thereof. If the foregoing limitation is found to be invalid, you agree that the Parties' total liability for all damages, losses, or causes of action of any kind or nature shall be limited to the greatest extent permitted by applicable law.

INDEMNIFICATION

You agree to indemnify and hold harmless the Parties from and against any and all claims, losses, expenses, demands or liabilities, including attorneys' fees and costs, incurred by the Parties in connection with any claim by a third party (including any intellectual property claim) arising out of (i) materials and content you submit to, post to or transmit through the Site, or (ii) your use of the Site in violation of this Agreement or in violation of any applicable law. You further agree that you will cooperate fully in the defense of any such claims. The Parties reserve the right, at their own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you shall not in any event settle any such claim or matter without the written consent of the Company. You further agree to indemnify and hold harmless the Parties from any claim arising from a third party's use of information or materials of any kind that you post to the Site.

USE OF PERSONALLY IDENTIFIABLE INFORMATION

The Company's practices and policies with respect to the collection and use of personally identifiable information are governed by the Company's Privacy Policy.

AVAILABILITY

This Site is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to applicable law or regulation. By offering this Site and Content no distribution or solicitation is made by the Company to any person to use the Site or Content in jurisdictions where the provision of the Site and/or Content is prohibited by law.

TERMINATION

This Agreement is effective until terminated by the Company. The Company may terminate this Agreement at any time without notice, or suspend or terminate your access and use of the Site at any time, with or without cause, in the Company's absolute discretion and without notice. The following provisions of this Agreement shall survive termination of your use or access to the Site: the sections concerning

Indemnification, Disclaimer of Warranties, Limitation of Liability, Waiver, Applicable Law and Dispute Resolution, and General Provisions, and any other provision that by its terms survives termination of your use or access to the Site.

WAIVER

Failure by the Company to enforce any of its rights under this Agreement shall not be construed as a waiver of those rights or any other rights in any way whatsoever.

APPLICABLE LAW AND DISPUTE RESOLUTION

This Agreement will be governed by and construed and enforced in accordance with the laws of the Republic of Singapore.

Any dispute arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination, shall be determined by arbitration in Singapore in accordance with the Law Society Arbitration Rules in force at the commencement of the arbitration.

SEVERABILITY

If any provision of this Agreement is found to be invalid or unenforceable, the remaining provisions shall be enforced to the fullest extent possible, and the remaining provisions of the Agreement shall remain in full force and effect.

GENERAL PROVISIONS

This Agreement supersedes any previous Terms of Use Agreement to which you and the Company may have been bound. This Agreement will be binding on, inure to the benefit of, and be enforceable against the parties and their respective successors and assigns. Neither the course of conduct between parties nor trade practice shall act to modify any provision of the Agreement. All rights not expressly granted herein are hereby reserved. Headings are for reference purposes only and in no way define, limit, construe or describe the scope or extent of such section.

CONTACTING US

If you have questions regarding the Agreement or the practices of Prosper, please contact us by e-mail at ico@latoken.com or by phone +44 7509 764697.

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