# **VccPool User Service Agreement**

Welcome to VccPool. To protect your rights and clarify the responsibilities and obligations of both parties,

please carefully read the following agreement. By using VccPool's services, you agree to abide by all the terms and conditions outlined in this agreement.

#### 1. General Provisions

1.1 Agreement Effectiveness: This agreement (hereinafter referred to as the "Agreement") constitutes a legal agreement between you and VccPool.

By registering on the VccPool platform and using any of the services provided, you confirm that you have read and agree to be bound by this Agreement.

1.2 Modification of Agreement: VccPool reserves the right to modify this Agreement at any time without prior notice. The updated agreement will take effect immediately upon its publication. Your continued use of the platform's services indicates your acceptance of such modifications.

#### 2. Services Provided

2.1 Virtual Credit Card Service: VccPool provides services related to the application, management, and usage of virtual credit cards (hereinafter referred to as "Cards").

You may use the virtual cards for online payments, purchases, and other lawful transactions.

- 2.2 Service Conditions: You must be at least 18 years old and possess legal financial capacity to apply for and use the virtual credit card services provided by VccPool.
- 2.3 Fees and Charges: VccPool may charge service fees or transaction fees for certain services.

  The specific fees will be clearly disclosed on the platform,

  and you will be informed before confirming any transaction.

## 3. User Obligations

3.1 Accuracy of Information: When applying for a virtual credit card, you are responsible for ensuring that the personal information, payment details, and other data you provide are accurate, complete, and truthful.

You will bear any responsibility for losses or inability to use the services due to inaccurate information.

3.2 Account Security: You are responsible for keeping your VccPool account and virtual card information confidential. Do not transfer or share your account or card details with others.

VccPool assumes no liability for misuse of your account or virtual card due to your negligence.

3.3 Legal Use: You agree to use the virtual credit card only for legitimate transactions and purposes. Any unlawful activities through VccPool will result in immediate suspension or termination of your account.

#### 4. Risk Notice

- 4.1 Transaction Risks: VccPool only provides the virtual credit card service and is not responsible for your transactions using the card. You should exercise caution in selecting transaction partners and be aware of the risks involved.
- 4.2 Financial Security: VccPool is committed to ensuring the security of your payment information in accordance with applicable regulations. However, VccPool is not liable for any financial loss caused by your negligence or unforeseen circumstances.

## 5. Privacy and Data Protection

VccPool highly values the protection of your privacy. Please refer to our Privacy Policy for details on how we collect, use, and safeguard your personal information.

### 6. Termination of Agreement

6.1 User Termination: You may terminate your account and services with VccPool at any time by

submitting a request through the platform. Before account termination, all outstanding transactions and fees must be settled.

6.2 Platform Termination: VccPool reserves the right to suspend or terminate your account and services if you violate this Agreement or applicable laws, and VccPool retains the right to pursue legal action.

## 7. Limitation of Liability

- 7.1 VccPool provides all services "as is." VccPool shall not be liable for any losses resulting from service interruptions, data loss, or other unforeseen circumstances beyond our control.
- 7.2 VccPool is not responsible for third-party transactions using the virtual card and is not liable for any indirect, special, or consequential damages.
- 8. Governing Law and Dispute Resolution
- 8.1 Governing Law: This Agreement shall be governed by the laws of the country in which the platform operates.
- 8.2 Dispute Resolution: In the event of any disputes arising from this Agreement, both parties shall seek amicable resolution. If the dispute cannot be resolved, either party may submit the dispute to the competent court of the jurisdiction in which VccPool is located.

Thank you for using VccPool! If you have any questions about this Agreement, feel free to contact our customer service team.