Welcome to YOLO LIF prototype testing !

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Please read the terms and conditions carefully before registering, accessing or using the YOLO LIF prototype Services offered through the YOLO LIF App (defined below). These terms and conditions are a legal contract (**"Terms of Use"**) between You and YOLO LIF team (**"YOLO LIF"**). You agree and acknowledge that you have read the terms and conditions set forth below. If you do not agree to these Terms of Use or do not wish to be bound by these Terms of Use, you are not entitled to the YOLO LIF Services and/or immediately terminate the Services and/or uninstall the YOLO LIF App.

1. Definitions

"YOLO LIF", "We", "Us", "Our" means YOLO LIF and the associated entities. "You", "Yours", "Yourself", "User" means any prospective user, or registered user of YOLO LIF app, including but not limited to customers and YOLO LIF. "YOLO LIF App" means web/mobile application(s), hosted by YOLO LIF for providing services to the Users, and YOLO LIF.

"Terms of use" / "Terms and Conditions" are interchangeably used and mean these Terms of Service including the Supplemental Terms.

"Prototype" stands for the current version of the application being used by the users which shall be launched in Singapore and potentially other countries. YOLO LIF is a test application with minimal features. This application does not entail a commitment that a full-fledged application would be launched. This application is not for commercial use and only for testing purposes at this stage

2. Your Use of YOLO LIF

You agree that:

- a. Your use of the App shall not violate any applicable law or regulation.
- b. Your use of the YOLO LIF App, and YOLO LIF Platforms shall be only for personal purposes.
- c. All registration information you submit is truthful, complete and accurate and you agree to maintain accurate, complete and up-to-date account information in your account.
- d. You are responsible for all activity that occurs under your account.
- e. You are responsible for maintaining the confidentiality of the access credentials of your account and are fully responsible for all activities that occur under your account. You agree to immediately notify YOLO LIF of any unauthorized use of your passcode or account or any other breach of security.
- f. You agree that you are aware and responsible for all transactions taking place through your Account. You shall continue to be responsible for the transactions in your account, if you knowingly or negligently (i) grant any other person access to your YOLO LIF App, (ii) permit them to transact on Your account, or (iii) transact on any other person's behalf or directions; whether by sharing one-time passwords or in any other manner.
- g. You shall not indulge in decompiling, reverse engineering, disassembling content, removing any intellectual property right associated with the YOLO LIF App, including our copyright, trademarks, trade secrets, designs, and patents, or other proprietary notices.
- h. You shall not access or use the YOLO LIF App in any manner that (i) may be harmful to the operation of the YOLO LIF App or its content; (ii) may be unlawful; (iii) maybe harmful to YOLO LIF or to any other User; (iv) may hinder the other User's enjoyment of the YOLO LIF App; or (v) to defraud other Users, YOLO LIF or any.
- i. You shall not post, distribute, or otherwise transmit or make available any software or other computer files that contain a virus, other harmful component or malicious content, or otherwise impair or damage the YOLO LIF App or any connected network, or otherwise interfere with any person or entity's use or enjoyment of the YOLO LIF App.
- j. You shall not delete or modify any content of the YOLO LIF App.
- k. Your use of the YOLO LIF App shall indicate that you have provided consent to automatically receive updates such as bug fixes, patches, enhanced functions, missing plug-ins and new versions (collectively,

'Updates'), for the purpose of effective delivery of the YOLO LIF Services. Please note that your continued use of the YOLO LIF App following such Updates would mean deemed acceptance by you of the same.

- You understand and accept that not all products, services and rewards offered on the YOLO LIF App are available for your use. YOLO LIF reserves the right to determine the availability and eligibility for any product, services and rewards offered on the YOLO LIF App or any YOLO LIF Platform.
- m. You shall request YOLO LIF, to block the Account and change the passcode immediately for the account, if your device has been lost or stolen.
- n. You agree that you are residing in Singapore, otherwise you are not eligible to use the application.
- o. You acknowledge that this application is an Prototype and not for commercial use

3. Supplemental Terms and delivery of services through YOLO LIF

You agree and acknowledge that several features including but not limited to social feed, micro gifting, reward coins and rewards games, are subject to certain supplemental Terms of Use as shall be communicated from time to time. Your usage of any features that have a set of Supplemental Terms of Use is deemed to be acceptance of the said Supplemental Terms of Use. You further agree that any YOLO LIF Services may be provided to You directly by YOLO LIF.

4. Violation of Terms of Use / Suspicious Activity

If We believe that you have violated any of the conditions as mentioned under these Terms of Use, our Privacy Policy, Supplemental Terms applicable to certain

services or any agreements consented to via the YOLO LIF App, we reserve the right to suspend your access to the YOLO LIF App and/or delete your account without prior notice to You. If We have reason to believe that there is suspicious or unusual activity being carried out through your account, we may temporarily or permanently suspend your access to the YOLO LIF Services. If we suspect that any feature, offer or reward promotion is being availed by You in a manner (i) that is disingenuous (for example: placing orders without intending to take delivery or intending to subsequently cancel all or substantially all of them); (ii) that it is not intended to be availed; (iii) that purports to artificially increase (or decrease) your transaction volume or usage of the App (for example: use multiple accounts to increase the chances of winning the rewards); (iv) that is designed to deliberately side step fair use restrictions; (v) that may result in you gaining an undue, unfair or unethical advantage over other Users: (vi) that is intended to cause losses or other harm to YOLO LIF, YOLO LIF reserves the right to reverse the relevant transaction, suspend the account or restrict you from using the App in its entirety or any specific feature(s) thereof. You may reach out to the YOLO LIF support team to assist you with any query or question arising as a result of the aforementioned suspension/ deletion.

5. Termination / Deletion of Your Account

You may end your legal agreement with YOLO LIF at any time by deactivating your account and discontinuing the use of the YOLO LIF Services. We provide all our Users an option through which a User may request archive of a specific card stored on his/her account or deletion/deactivation of the complete account through the support section on the YOLO LIF App.

Following a request for deletion, or termination of account by YOLO LIF, We consider the agreement to be terminated and take appropriate steps including but not limited to remove all your personal data/records from our server. Provided however, YOLO LIF may continue to maintain transaction records for record keeping purposes and/or regulatory reasons. Deletion of the account or Termination also does not terminate Your obligations undertaken prior to deletion or termination of the account. YOLO LIF may continue to retain a record of your transactions made on the YOLO LIF App for regulatory and archival purposes.

6. Fees

You are responsible for any fees that may be applicable to certain transactions or use of the YOLO LIF App; where you will be notified of such applicable fees.. The rules would be clearly defined before each activity.

7. Reward Points

YOLO LIF may offer its users reward points in various forms for their regular and continuous use of the YOLO LIF App. These loyalty points are provided for performing various actions on the YOLO LIF App. Each user who joins the Prototype is awarded reward coins("YOLO LIF Coins" or "Coins"). The user would be eligible to redeem these rewards coins in case he/she fulfills certain eligibility criteria (As shall be communicated). In case the users fail to redeem the rewards in the stipulated time (As shall be communicated), the YOLO LIF coins shall be forfeited. Those coins will not be usable in any future versions of YOLO LIF application which shall be issued post the end of Prototype. The users can use the coins for various in-game activities like games for rewards, micro gifting etc. The rules of games would be predefined. Users can purchase the rewards coins to be used in the application. The eligible users at the end of the experiment will receive Gift cards basis the reward points collected by them YOLO LIF reserves the right, at its sole discretion, to change the mode of the accrual of one or any of these types of loyalty points, including the number of such loyalty points received in proportion to the User's activities. Further, YOLO LIF reserves the right to disgualify any User, who does not meet the offer requirements or for any other reason including but not limited to any misuse of the offer or fraud or suspicious transaction/activity or under any legal requirement or applicable rules and regulations, from receiving any loyalty points. YOLO LIF also reserves the right to discontinue or change or issue any new form of loyalty points offered at any time, at its sole discretion. YOLO LIF may also at its discretion specify an expiry period for the YOLO LIF Coin.

8. Privacy

We collect, hold, use and transfer your personal data in accordance with our Privacy Policy. By agreeing to the Terms of Use, you also hereby agree to our Privacy Policy, which may be updated and/or modified by us from time to time. You understand and agree that, to the extent permitted by applicable law, any data provided by you in connection with the YOLO LIF Services may be shared with our subsidiaries, affiliates or partners, and/ or used by us for enhancing the YOLO LIF Services, including but not limited to creating new products.

9. Disclaimer

The YOLO LIF Services, including all content, software, functions, material, and information made available or accessible through the YOLO LIF Platform are provided "as is". YOLO LIF, make no representation and warranty of any kind for the content, software, functions, material, and information available/accessible through the Services. YOLO LIF has used some publicly available video content, and that has only been used for testing purposes. There is NO commercial benefit, and in future, if there are any commercial implications, due permissions will be sought from the content owner.

YOLO LIF does not warrant that the functions contained in content, information and materials on the YOLO LIF App, including, without limitation any third-party sites or services linked to the YOLO LIF App or any YOLO LIF Platform will be uninterrupted, timely or error-free, that the defects will be rectified, or that the YOLO LIF App or the servers that make such content, information, and materials available are free of viruses or other harmful components.

YOLO LIF cannot assure that YOLO LIF or other Users are or will be complying with the foregoing Terms of Use or any other provisions mentioned here. You assume all risk of harm or injury resulting from any such lack of compliance by any other User. You should ensure that you have undertaken adequate due diligence prior to transferring payments for payment transactions to be done for the YOLO LIF App.

10. Limitation of Liability

In no event shall YOLO LIF, their officers, shareholders, subsidiaries, associate companies, directors, employees and agents, partners, co-branders, licensors, licensees, consultants, or contractors be liable to you or any third party for any special, incidental, indirect, consequential or punitive damages or losses whatsoever, or damages for loss of data or profits, goodwill, and/ or other intangible loss, whether or not foreseeable and regardless of whether YOLO LIF has been advised of the possibility of such damages, or based on any theory of liability, including breach of contract or warranty, negligence or other tortious action, or any other claim arising out of or in connection with your use of, or access to, the YOLO LIF Platforms,or YOLO LIF App. In no event shall YOLO LIF and YOLO LIF Group Entities' total cumulative

liability to You in connection with the YOLO LIF Services for all damages, losses and causes of action (whether arising under contract or otherwise), arising from or relating to Your use of the YOLO LIF App and YOLO LIF Platforms or arising from these Terms of Use exceed SGD10 (10 Singapore Dollars).

11. Indemnity

You agree to defend, indemnify and hold harmless YOLO LIF, its officers, owners, directors, employees and agents, partners, and other applicable third parties (collectively 'Indemnified Parties') from and against any and all claims, demands, damages, obligations, losses, liabilities, cause of action, costs or debt, and expenses (including any legal fees) arising from:

a. your use of and access to the YOLO LIF App;

- b. Any harm/injury caused due to any accident while experiencing any of the YOLO LIF experiences. You agree to use/takeup/enjoy the indoor/outdoor experiences on YOLO LIF application at your own risk
- c. your violation / breach of any of these Terms of Use;
- d. your violation of any third party right, including any intellectual property right or privacy right;
- e. the committing of any of the prohibited activities as stated herein;
- f. your failure to be in compliance with applicable law, including tax laws and cyber security laws; or
- g. any claim that your use of the YOLO LIF App caused damage to a third party.

12. Disputes & Arbitration

Your access and/or use of the Services are subject to compliance with these YOLO LIF Terms and Conditions and shall be governed by and construed in accordance with the laws of Singapore. You hereby agree that all claims and disputes relating to or arising from the Agreement, including any question regarding the existence, validity or termination of the Agreement shall be resolved in the following manner:

- 1. By referring such dispute to the Small Claims Tribunal, if the dispute falls within the jurisdiction of the Small Claims Tribunal
- 2. If agreed by you and YOLO LIF, by jointly referring such dispute to and finally resolving such dispute by arbitration at the Singapore International Arbitration Centre. Such arbitration shall be conducted in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which SIAC Rules are deemed to be incorporated by reference into this Clause except as such SIAC Rules conflict with the provisions of this Clause, in which event the provision of this Clause shall prevail. Any arbitration commenced pursuant to this Clause shall be conducted by one (1) arbitrator nominated jointly by YOLO LIF (YOLO LIF) and you, or failing such joint nomination, by the Chairman for the time being of the Singapore International Arbitration Centre. The language to be used and all written documents provided in any such

arbitration shall be in English. Nothing in this Clause shall preclude YOLO LIF from applying for urgent interlocutory relief from any court of competent jurisdiction. You agree that any arbitration award made pursuant to any arbitration commenced pursuant to this Clause may be enforced by YOLO LIF against your assets wherever those assets are located or may be found, and a judgment upon any such arbitration award may be entered into by any court of competent jurisdiction thereof and for this purpose, you expressly submit to the jurisdiction of any such court or

13. Use and Protection of Intellectual Property Rights

YOLO LIF App belongs to YOLO LIF Founders. No information, content or material from the YOLO LIF App including, without limitation, all of the page headers, images, illustrations, graphics, audio clips, video clips or text, reports generated, trademarks, trade names may be copied, reproduced, republished, uploaded, posted, transmitted or distributed in any way without Our express written permission. You are hereby given a limited license to use the YOLO LIF App, subject to your agreement of these Terms of Use.

YOLO LIF founders, if any, are the sole owners of the underlying software and source code associated with the YOLO LIF App and YOLO LIF Platforms as well as any other intellectual property rights of any other nature associated with the YOLO LIF App, YOLO LIF Platforms and their content.

When you upload, submit, store, send or receive content that may include feedback to or through the YOLO LIF App, you give YOLO LIF perpetual license to use, host, store, reproduce, modify, create derivative works, communicate, publish, publicly perform, publicly display and distribute such content. This license shall not expire even if it is not used by YOLO LIF. The rights you grant in this license are for the limited purpose of operating, promoting, and improving the YOLO LIF Services, and to develop new ones. This license continues even if you stop using the YOLO LIF Services.

14. Assignment

You shall not transfer or assign any of Your rights and obligations arising from these Terms of Use.

You agree and acknowledge that YOLO LIF may assign or transfer its rights and obligations under these Terms of Use in whole or in part, to (i) any other YOLO LIF related entity; (ii) an acquirer of YOLO LIF or any YOLO LIF related entity or their respective equity interest, business or assets; or (iii) a successor entity resulting from any corporate action including mergers or demergers.

15. General

No joint venture, partnership, employment or agency relationship exists between you, YOLO LIF, YOLO LIF related entities or any Third Party as a result of the contract contained in these Terms of Use. If any provision of these Terms of Use is held to be illegal, invalid or unenforceable, in whole or in part, under any law, such provision or part thereof shall to that extent be deemed not to form part of these Terms of Use but the legality, validity and enforceability of the other provisions in these Terms of Use shall not be affected. In that event, YOLO LIF shall replace the illegal, invalid or unenforceable provision or part thereof with a provision or part thereof that is legal, valid and enforceable and that has, to the greatest extent possible, a similar effect as the illegal, invalid or unenforceable provision or part thereof, given the contents and purpose of these Terms of Use. These Terms of Use (together with any additional terms displayed in specific sections of the YOLO LIF App or YOLO LIF Website) constitute the entire agreement and understanding of the parties with respect to its subject matter and replaces and supersedes all prior or contemporaneous agreements or undertakings regarding such subject matter.

16. Updation

We may amend these Terms of Use at any time by posting an updated version on the YOLO LIF Application. The updated version of these Terms of Use shall supersede the previous version of the Terms of Use and take effect immediately upon posting. You have the right to opt-out of agreeing to these Terms of Use or any future updated version of the Terms of Use, by ceasing to use the YOLO LIF App. However, please be aware that your continued use of the YOLO LIF Services from the launch of any updated Terms of Use would mean deemed acceptance of such updated Terms of Use including any modification thereof. We recommend you to keep checking the Terms of Use often to be familiar with any updates and changes.

17. Contact Us

If you have any concerns, complaints or grievances about the terms or other users or their manner of use of the application infringe or violate your rights or any complaints about how we handle your personal information, please feel free to contact customer support within the YOLO LIF App, on YOLO LIF's official social media channels, or the Grievance Officer any time at: Email: YOLOLIF.biz@GMAIL.COM