

TERMS OF USE, PRIVACY, & DISCLAIMER

1. ACCEPTANCE OF OUR TERMS

BY USING THIS LIGHT PAY COIN APPLICATION, VIEWING, ACCESSING OR OTHERWISE USING ANY OF THE SERVICES OR INFORMATION CREATED, COLLECTED, COMPILED OR SUBMITTED TO LIGHT PAY COIN, YOU AGREE TO BE BOUND BY THE FOLLOWING TERMS AND CONDITIONS OF SERVICE. IF YOU DO NOT WANT TO BE BOUND BY OUR TERMS YOUR ONLY OPTION IS NOT TO VISIT, VIEW OR OTHERWISE USE THE PRODUCT OR SERVICES OF LIGHT PAY COIN. YOU UNDERSTAND, AGREE AND ACKNOWLEDGE THAT THESE TERMS CONSTITUTE A LEGALLY BINDING AGREEMENT BETWEEN YOU AND LIGHT PAY COIN (AND ITS MANAGING ENTITY XCHAINZ, INC.) AND THAT YOUR USE OF LIGHT PAY COIN SHALL INDICATE YOUR CONCLUSIVE ACCEPTANCE OF THIS AGREEMENT.

2. PROVISION OF SERVICES

YOU AGREE AND ACKNOWLEDGE THAT LIGHT PAY COIN IS ENTITLED TO MODIFY, IMPROVE OR DISCONTINUE ANY OF ITS SERVICES AT ITS SOLE DISCRETION AND WITH NOTICE TO YOU EVEN IF IT MAY RESULT IN YOU BEING PREVENTED FROM ACCESSING ANY INFORMATION CONTAINED IN IT. FURTHERMORE, YOU AGREE AND ACKNOWLEDGE THAT LIGHT PAY COIN IS ENTITLED TO PROVIDE SERVICES TO YOU THROUGH SUBSIDIARIES OR AFFILIATED ENTITIES.

3. PROPRIETARY RIGHTS

YOU ACKNOWLEDGE AND AGREE THAT LIGHT PAY COIN MAY CONTAIN PROPRIETARY AND CONFIDENTIAL INFORMATION INCLUDING TRADEMARKS, SERVICE MARKS AND PATENTS PROTECTED BY INTELLECTUAL PROPERTY LAWS AND INTERNATIONAL INTELLECTUAL PROPERTY TREATIES. LIGHT PAY COIN AUTHORIZES YOU TO VIEW AND HAVE A SINGLE COPY OF PORTIONS OF ITS CONTENT FOR OFFLINE, PERSONAL, NON-COMMERCIAL USE. OUR CONTENT MAY NOT BE SOLD, REPRODUCED, OR DISTRIBUTED WITHOUT OUR WRITTEN PERMISSION. ANY THIRD-PARTY TRADEMARKS, SERVICE MARKS AND LOGOS ARE THE PROPERTY OF THEIR RESPECTIVE OWNERS. ANY FURTHER RIGHTS NOT SPECIFICALLY GRANTED HEREIN ARE RESERVED.

4. PRIVACY OF SUBMITTED CONTENT

WHEN YOU SUBMIT CONTENT TO LIGHT PAY COIN WALLET, YOU CONSENT THAT LIGHT PAY COIN HAS THE RIGHT TO CONDUCT RESEARCH AND CREATE NEW PRODUCTS AND SERVICES BASED UPON SUBMITTED USER CONTENT. USER INFORMATION, SUCH AS NAMES, PRIVATE KEYS, AND LOCATION-BASED INFORMATION WILL NOT BE USED OR ACCESSED FOR ANY REASON. YOU ACKNOWLEDGE THAT SOME INFORMATION WILL BE PUBLICLY AVAILABLE SUCH AS PUBLIC KEY ADDRESSES, TRANSACTION ID, AND OTHER TRANSACTION DETAILS. BY USING THIS APPLICATION, YOU AGREE THAT YOUR TRANSACTION INFORMATION MAY BE EXPOSED TO THE PUBLIC THROUGH OUR BLOCKCHAIN EXPLORER AND YOU DO NOT HOLD LIGHT PAY COIN RESPONSIBLE FOR THE DISCLOSURE OF ANY INFORMATION THROUGH ITS PUBLIC BLOCKCHAIN, INCLUDING ITS APPLICATION PROGRAMMING INTERFACE.

5. TERMINATION OF AGREEMENT

THE TERMS OF THIS AGREEMENT WILL CONTINUE TO APPLY IN PERPETUITY UNTIL TERMINATED BY EITHER PARTY WITHOUT NOTICE AT ANY TIME FOR ANY REASON. TERMS THAT ARE TO CONTINUE IN PERPETUITY SHALL BE UNAFFECTED BY THE TERMINATION OF THIS AGREEMENT.

6. DISCLAIMER OF WARRANTIES

YOU UNDERSTAND AND AGREE THAT YOUR USE OF LIGHT PAY COIN IS ENTIRELY AT YOUR OWN RISK AND THAT OUR SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE". LIGHT PAY COIN DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES, ENDORSEMENTS OR REPRESENTATIONS WHATSOEVER AS TO THE OPERATION OF THE LIGHT PAY COIN WEBSITE, INFORMATION, CONTENT, MATERIALS, OR PRODUCTS. THIS SHALL INCLUDE, BUT NOT BE LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT, AND WARRANTIES THAT ACCESS TO OR USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE OR THAT DEFECTS IN THE SERVICE WILL BE CORRECTED.

7. LIMITATION OF LIABILITY

YOU UNDERSTAND AND AGREE THAT LIGHT PAY COIN AND ANY OF ITS SUBSIDIARIES OR AFFILIATES SHALL IN NO EVENT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES. THIS SHALL INCLUDE, BUT NOT BE LIMITED TO DAMAGES FOR LOSS OF PROFITS, BUSINESS INTERRUPTION, BUSINESS REPUTATION OR GOODWILL, LOSS OF PROGRAMS OR INFORMATION OR OTHER INTANGIBLE LOSS ARISING OUT OF THE USE OF OR THE INABILITY TO USE THE SERVICE, OR INFORMATION, OR ANY PERMANENT OR TEMPORARY CESSATION OF SUCH SERVICE OR ACCESS TO INFORMATION, OR THE DELETION OR CORRUPTION OF ANY CONTENT OR INFORMATION, OR THE FAILURE TO STORE ANY CONTENT OR INFORMATION. THE ABOVE LIMITATION SHALL APPLY WHETHER OR NOT LIGHT PAY COIN HAS BEEN ADVISED OF OR SHOULD HAVE BEEN AWARE OF THE POSSIBILITY OF SUCH DAMAGES. IN JURISDICTIONS WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES IS NOT ALLOWED THE LIABILITY OF LIGHT PAY COIN IS LIMITED TO THE GREATEST EXTENT PERMITTED BY LAW.

8. EXTERNAL CONTENT

LIGHT PAY COIN MAY INCLUDE HYPERLINKS TO THIRD-PARTY CONTENT, ADVERTISING OR WEBSITES. YOU ACKNOWLEDGE AND AGREE THAT LIGHT PAY COIN IS NOT RESPONSIBLE FOR AND DOES NOT ENDORSE ANY ADVERTISING, PRODUCTS OR RESOURCE AVAILABLE FROM SUCH RESOURCES OR WEBSITES.

9. JURISDICTION

YOU EXPRESSLY UNDERSTAND AND AGREE TO SUBMIT TO THE PERSONAL AND EXCLUSIVE JURISDICTION OF THE COURTS OF THE COUNTRY, STATE, PROVINCE OR TERRITORY DETERMINED SOLELY BY LIGHT PAY COIN TO RESOLVE ANY LEGAL MATTER ARISING FROM THIS AGREEMENT OR RELATED TO YOUR USE OF LIGHT PAY COIN. IF THE COURT OF LAW HAVING JURISDICTION, RULES THAT ANY PROVISION OF THE AGREEMENT IS INVALID, THEN THAT PROVISION WILL BE REMOVED FROM THE TERMS AND THE REMAINING TERMS WILL CONTINUE TO BE VALID.

10. ENTIRE AGREEMENT

YOU UNDERSTAND AND AGREE THAT THE ABOVE TERMS CONSTITUTE THE ENTIRE GENERAL AGREEMENT BETWEEN YOU AND LIGHT PAY COIN. YOU MAY BE SUBJECT TO ADDITIONAL TERMS AND CONDITIONS WHEN YOU USE, PURCHASE OR ACCESS OTHER SERVICES, AFFILIATE SERVICES OR THIRD-PARTY CONTENT OR MATERIAL.

11. CHANGES TO THE TERMS

LIGHT PAY COIN RESERVES THE RIGHT TO MODIFY THESE TERMS FROM TIME TO TIME AT OUR SOLE DISCRETION AND WITH NOTICE. CHANGES TO OUR TERMS BECOME EFFECTIVE ON THE DATE THEY ARE POSTED AND YOUR CONTINUED USE OF LIGHT PAY COIN AFTER ANY CHANGES TO TERMS WILL SIGNIFY YOUR AGREEMENT TO BE BOUND BY THEM.