

ALTSETS LLC

Terms of Use and Subscription Agreement

Effective Date: July 2, 2026

IMPORTANT: These Terms contain automatic-renewal provisions, disclaimers concerning data accuracy and availability, limits on Altsets' liability, a one-year claim period, and - unless timely rejected - an agreement to resolve most disputes through individual binding arbitration rather than a jury trial or class action.

BY CREATING AN ACCOUNT, AFFIRMATIVELY ACCEPTING THESE TERMS, PURCHASING A PLAN, EXECUTING AN ORDER FORM, OR USING THE SERVICES AFTER BEING PRESENTED WITH THESE TERMS, YOU AGREE TO THE AGREEMENT.

1. Agreement and Acceptance

1.1 These Terms of Use and Subscription Agreement (the "Terms") govern access to and use of the Altsets website, applications, application programming interfaces, data, content, documentation, tools, features, and related products and services (collectively, the "Services") provided by Altsets LLC ("Altsets," "Company," "we," "us," or "our").

1.2 These Terms, together with any plan description or checkout terms presented when you purchase a subscription ("Plan Terms"), any order form, statement of work, enterprise agreement, or similar written ordering document accepted by Altsets ("Order Form"), and any supplemental terms presented for a particular feature or data source constitute the agreement governing the Services (collectively, the "Agreement"). The Altsets Privacy Policy describes Altsets' practices concerning personal information. It is not intended to create contractual rights beyond those required by applicable law unless an Order Form expressly states otherwise.

1.3 If there is a conflict, the following order of precedence applies: (a) an executed Order Form; (b) supplemental terms applicable to the particular Service or data source; (c) the Plan Terms presented at purchase; and (d) these Terms. An Order Form changes these Terms only to the extent it expressly identifies the provision being changed.

1.4 By creating an account, clicking a button or checking a box indicating acceptance, purchasing or renewing a subscription, executing an Order Form, or accessing or using any Service, you acknowledge that you have read, understood, and agreed to the Agreement. If you do not agree, do not access or use the Services.

1.5 If you accept the Agreement for a company, investment firm, fund, partnership, institution, or other entity, you represent that you have authority to bind that entity. In that case, "you" and "Customer" refer to the entity and its Authorized Users. You must be at least eighteen (18) years old and legally capable of entering into a binding contract.

2. Definitions

2.1 "Account" means the account through which a Customer or Authorized User accesses the Services.

2.2 "Authorized User" means an individual whom Customer authorizes to use the Services for Customer's benefit and who is permitted under the applicable Plan or Order Form. Each Authorized User must use unique credentials unless Altsets expressly authorizes another authentication method.

2.3 “Business Customer” means a Customer using the Services for a trade, profession, organization, fund, firm, company, or other business purpose, including any Customer purchasing a plan identified for business, professional, team, Pro, Desk, or Enterprise use.

2.4 “Content” means the Data, software, interfaces, network maps, visualizations, graphics, text, documentation, reports, source materials, taxonomies, classifications, calculations, metrics, outputs, and other materials made available through the Services.

2.5 “Data” means company, security, relationship, supply-chain, customer, supplier, ownership, historical, metric, percentage, monetary, geographic, classification, source-evidence, and related information or outputs made available through the Services, including information obtained from public or third-party sources and information selected, normalized, matched, transformed, inferred, aggregated, calculated, or otherwise derived by Altsets.

2.6 “Derived Insight” means a conclusion, opinion, recommendation, model output, or analysis created by Customer through lawful use of the Services that does not reproduce, expose, transmit, or permit reconstruction of the Data or a material portion of the Services.

2.7 “Enterprise Rights” means any right to redistribute, resell, sublicense, publish, externally display, embed, white-label, provide through a client-facing product, create a data feed from, train or evaluate an artificial-intelligence or machine-learning model on, or otherwise make the Services or Data available to a third party. Enterprise Rights exist only when expressly granted in an Order Form signed or otherwise accepted in writing by Altsets.

2.8 “Individual Customer” means a natural person using a plan identified for personal, individual, non-professional, or non-business use and not using the Services on behalf of an organization or in connection with a trade or profession.

2.9 “Subscription Term” means the period for which Customer has purchased or is authorized to access a paid Service, including any renewal term.

2.10 “Third-Party Data” means data, content, software, or services supplied, licensed, published, or otherwise made available by third parties, including public bodies, issuers, exchanges, vendors, licensors, and other sources.

2.11 “Affiliate” means an entity that directly or indirectly controls, is controlled by, or is under common control with a party, where “control” means ownership of more than fifty percent (50%) of the voting interests or the power to direct management.

2.12 “Altsets Parties” means Altsets, its Affiliates, licensors, suppliers, data providers, and each of their respective officers, directors, employees, contractors, agents, successors, and assigns.

3. Plan-Based License and Permitted Use

3.1 General License. Subject to Customer’s continuing compliance with the Agreement and payment of all applicable fees, Altsets grants Customer, during the applicable Subscription Term, a limited, non-exclusive, non-transferable, and non-sublicensable right to access and use the Services solely within the scope permitted by the applicable Plan or Order Form. The license is subject to the suspension and termination rights stated in the Agreement. No rights are granted by implication, estoppel, or course of dealing.

3.2 Individual Plans. An Individual Customer may use the Services solely for the Customer’s own personal research, education, and investment analysis. Individual Plans do not permit use on behalf of another person or entity, use as part of a trade or profession, team access, client work, managed-account activity, or any Enterprise Right.

3.3 Internal Business Use. A Business Customer purchasing a plan that permits business or team use—including a Pro or similar plan—may use the Services internally for its own research, portfolio

analysis, risk assessment, due diligence, procurement, strategy, investment, and trading activities, including decisions concerning accounts, portfolios, or funds that Customer is legally authorized to manage. Such use is commercial use, and it is permitted only for Customer's internal operations and Authorized Users.

3.4 Internal Work Product. A Business Customer may create and circulate internal memoranda, models, analyses, watchlists, presentations, and other internal work product among Authorized Users. Customer may communicate its own Derived Insights to clients, investors, counterparties, or advisers, provided that the communication does not disclose or deliver Data, exports, relationship lists, network maps, source evidence, API responses, screenshots that reveal material Data, or any substantial or systematically extracted portion of the Services, and does not allow a recipient to use the communication as a substitute for the Services.

3.5 No Redistribution Under Pro. A Pro, Desk, team, or other non-Enterprise plan does not include Enterprise Rights. Without an Enterprise Order Form, Customer may not resell, redistribute, sublicense, syndicate, publish, externally display, white-label, embed, transmit as a data feed, incorporate into a client-facing dashboard or product, provide as a managed data service, or otherwise make the Data or Services available to any third party.

3.6 Enterprise Rights. Enterprise Rights are permitted only to the extent expressly described in an applicable Order Form. Any Enterprise use not expressly granted is prohibited. Altsets may condition Enterprise Rights on technical controls, attribution, usage reporting, audit rights, downstream terms, source-provider restrictions, minimum fees, or additional security obligations.

3.7 Authorized Users. The number and type of Authorized Users are limited by the applicable Plan or Order Form. Unless otherwise stated, an Authorized User must be Customer's employee or an individual contractor acting under Customer's direction and bound by written obligations consistent with the Agreement. Customer is responsible for each Authorized User's compliance and for activity occurring through Customer's Accounts, API keys, credentials, systems, and integrations. Credentials may not be shared, pooled, sold, or transferred, and each Authorized User must use unique credentials unless Altsets expressly approves another authentication method.

3.8 Derived Insights. Except as restricted by an Order Form or applicable law, Customer owns its original Derived Insights. Altsets retains all rights in the underlying Services and Data. A result is not a Derived Insight merely because Customer reformats, filters, rearranges, labels, summarizes, or combines the Data with other data.

3.9 Entity and Affiliate Scope. Unless the applicable Plan or Order Form expressly states otherwise, the license is limited to the single legal person or entity identified as Customer. Customer's Affiliates, portfolio companies, clients, account owners, service providers, and other third parties are not licensed users. Customer may make internal investment or trading decisions for accounts, portfolios, or funds it is legally authorized to manage as permitted by Section 3.3, but may not give the Data or Services to the owners or beneficiaries of those accounts.

4. Restrictions and Prohibited Conduct

4.1 General Restrictions. Except to the extent expressly permitted by the Agreement or non-waivable law, Customer and its Authorized Users must not, and must not enable any third party to:

- copy, reproduce, publish, transmit, distribute, sell, license, rent, lease, sublicense, assign, transfer, or commercially exploit any Service or Data outside the permitted scope;
- scrape, crawl, spider, harvest, index, systematically download, bulk capture, or retain a substantial portion of the Services, including through automated means, except through an authorized API and within applicable limits;

- circumvent or attempt to circumvent credits, unlock requirements, plan limits, rate limits, user limits, technical protections, access controls, paywalls, or security measures;
- reverse engineer, decompile, disassemble, decode, translate, modify, create derivative software from, or attempt to discover source code, non-public APIs, models, matching methods, scoring methods, or trade secrets used in the Services;
- use the Services or Data to create, train, validate, benchmark, improve, or operate a competing data product, relationship database, data marketplace, commercial model, artificial-intelligence system, or substitute service, except to the extent expressly permitted by an Enterprise Order Form;
- use the Services to provide bureau, service-provider, outsourcing, managed-data, or timesharing services to another person;
- display Data in a public website, application, publication, social post, client portal, research product, dashboard, report, data room, or other external medium except as expressly permitted;
- remove, obscure, or alter copyright, trademark, attribution, confidentiality, source, or proprietary notices;
- upload or transmit malware, interfere with the Services, probe vulnerabilities, gain unauthorized access, disrupt another user, or place an unreasonable load on the Services;
- use the Services in violation of law, regulation, exchange or source-provider restrictions, sanctions, export controls, privacy rights, intellectual-property rights, contractual duties, fiduciary duties, or market-abuse and insider-trading rules;
- misrepresent the source, accuracy, completeness, or nature of the Data, or represent that Altsets endorses Customer's conclusions, products, decisions, or services;
- use the Services as the sole basis for legally required filings, audits, accounting records, sanctions screening, regulatory compliance, credit eligibility, employment, housing, insurance, or other high-impact eligibility decisions; or
- permit any person who is not an Authorized User to access the Services or use another person's Account or API key.

4.2 Monitoring and Enforcement. Altsets may use technical measures and usage records to detect and prevent unauthorized use, protect source-provider restrictions, enforce plan limits, and preserve security. Altsets may suspend, restrict, or terminate access where it reasonably believes a violation, security risk, abusive pattern, or unauthorized redistribution has occurred.

4.3 Honest Reviews and Protected Reports. Nothing in the Agreement prohibits an Individual Customer from making a lawful and honest review of Altsets or the Services, or any person from reporting suspected unlawful conduct to a government agency, regulator, court, or law-enforcement authority; participating in a protected investigation; or making another disclosure protected by law. No prior notice to Altsets is required for a protected report. This clause does not authorize disclosure of another person's private information, Altsets trade secrets, security credentials, or other information that lawfully remains confidential.

5. Accounts, Security, APIs, and Usage Limits

5.1 Registration. Customer must provide accurate, complete, and current account, billing, and contact information and promptly update it. Altsets may rely on information associated with the Account for notices, billing, and verification.

5.2 Security. Customer is responsible for safeguarding credentials and API keys, configuring its systems securely, limiting access to Authorized Users, and promptly notifying Altsets at support@altsets.com of suspected compromise or unauthorized activity. Customer is responsible for activity conducted before Altsets has a reasonable opportunity to disable compromised access.

5.3 APIs. API access is available only under Plans or Order Forms that expressly include it. API keys are confidential and may be used only by Customer's authorized systems. Customer must comply with Documentation, rate limits, request limits, endpoint restrictions, and technical requirements. Altsets may rotate or revoke keys, throttle requests, or temporarily suspend API access to protect security, availability, source restrictions, or other users.

5.4 Changes and Compatibility. Altsets may add, modify, deprecate, replace, or discontinue features, endpoints, schemas, classifications, calculations, sources, identifiers, or Documentation. Unless an Order Form expressly provides otherwise, Altsets does not guarantee backward compatibility, uninterrupted availability, any service level, or continued availability of any particular Data, source, feature, or endpoint. Material changes to a prepaid Service are also governed by Section 23.1.

5.5 Usage Records. Altsets may maintain logs of Account access, accepted terms, purchases, renewals, cancellations, API requests, unlocks, credit usage, downloads, exports, and other activity for security, billing, support, legal compliance, dispute resolution, and enforcement of the Agreement.

5.6 Customer Backups and Retention. Customer is responsible for preserving any Customer Materials, exports, or work product it needs. Unless an Order Form expressly states otherwise, Altsets has no archival, backup, disaster-recovery, or data-retention obligation for Customer Materials, workspaces, exports, API results, or prior versions of Data and may delete them after expiration or termination, subject to applicable law and the Privacy Policy.

6. Ownership and Intellectual Property

6.1 Altsets Materials. As between the parties, Altsets and its licensors retain all right, title, and interest in and to the Services, including the software, interfaces, network structures, visualizations, selection and arrangement of information, taxonomies, normalization, matching and resolution methods, transformations, derived metrics, calculations, documentation, designs, branding, and all improvements and derivatives of those materials. No ownership is transferred to Customer.

6.2 Facts and Third-Party Rights. Certain underlying facts or materials may originate from public or third-party sources and may be subject to rights held by their respective owners. Nothing in the Agreement claims ownership of facts that cannot be owned under applicable law. Contractual restrictions in the Agreement apply independently of whether a particular underlying fact is eligible for copyright or other intellectual-property protection.

6.3 Customer Materials. Customer retains ownership of materials it lawfully submits to Altsets ("Customer Materials"). Customer grants Altsets a worldwide, non-exclusive license, for the duration reasonably necessary, to host, process, transmit, reproduce, and use Customer Materials only as reasonably necessary to provide, operate, secure, maintain, troubleshoot, support, and improve the Services; comply with Customer instructions; and comply with law. Altsets may use aggregated or de-identified usage information that does not reasonably identify Customer or an individual. Customer represents that it has all rights necessary to provide Customer Materials. No right is granted to use Customer Materials for unrelated commercial purposes.

6.4 Feedback. If Customer voluntarily provides suggestions, ideas, feature requests, or other feedback specifically for product improvement, Customer grants Altsets a non-exclusive, perpetual, irrevocable, worldwide, royalty-free right to use and incorporate that feedback without restriction or compensation, provided Altsets does not publicly identify Customer without permission. This clause does not restrict honest reviews or require transfer of ownership in review content protected by applicable law.

6.5 Trademarks. Altsets names, logos, product names, and marks are trademarks or proprietary identifiers of Altsets. Other names and marks belong to their respective owners. No trademark license is granted except as expressly stated in an Enterprise Order Form.

7. Data Sources, Data Characteristics, and Corrections

7.1 Sources and Transformations. The Services may combine information from public records, issuer materials, third-party providers, licensed datasets, historical records, and other sources. Altsets may select, normalize, match, map, translate, infer, aggregate, calculate, estimate, rank, or transform information. Source materials may conflict, change, be withdrawn, contain errors, or use inconsistent identifiers and reporting methods.

7.2 Data Limitations. Data may be inaccurate, incomplete, delayed, duplicated, stale, mismatched, misclassified, inferred, estimated, omitted, unavailable, or later revised. Errors may concern, among other things, entity identity, security mappings, company names, ownership, relationships, direction, dates, historical periods, countries, industries, currencies, percentages, values, classifications, source evidence, and the existence, size, duration, or importance of a relationship.

7.3 Coverage. Altsets does not represent that the Services identify every company, security, customer, supplier, subsidiary, affiliate, relationship, source, event, metric, geography, or historical period. Absence of a relationship or metric does not establish that no relationship exists. Presence of a relationship does not establish that it is current, material, exclusive, direct, actionable, or suitable for Customer's purpose.

7.4 Point-in-Time and Revisions. Historical or point-in-time outputs reflect information and processing available for the applicable period or snapshot and may differ from information published, corrected, or discovered later. Altsets may revise, replace, remove, reclassify, or correct Data at any time without preserving earlier versions unless an Order Form expressly requires version retention.

7.5 Source Evidence. Source evidence, citations, links, documents, and provenance information may be unavailable, incomplete, delayed, subject to access restrictions, or removed by a source. A link or reference does not constitute an endorsement or warranty of the source.

7.6 Reporting Discrepancies. Customer may report a suspected discrepancy to support@altsets.com with sufficient detail to identify and reproduce the issue. Altsets may investigate and may correct, annotate, replace, or remove Data, but does not guarantee that every report will be investigated or resolved, that a correction will occur within a particular time, or that all historical or downstream outputs will be updated.

7.7 Downstream Analyses. Corrections, revisions, or removals may not automatically update Customer's prior exports, screenshots, models, reports, alerts, caches, or other downstream work product. Customer is responsible for rerunning analyses, refreshing integrations, and reassessing decisions when Data changes or a discrepancy is reported.

8. No Financial, Investment, or Professional Advice

8.1 Informational Service. The Services are informational and analytical tools only. Altsets does not provide financial, investment, trading, legal, tax, accounting, audit, valuation, credit-rating, sanctions, regulatory, procurement, engineering, or other professional advice. Altsets is not acting as Customer's adviser, broker, dealer, fiduciary, agent, consultant, or execution venue.

8.2 Independent Judgment. Customer is solely responsible for evaluating the suitability, accuracy, and significance of the Services; conducting independent research and due diligence; obtaining qualified professional advice; verifying material information with primary or authoritative sources; and making all investment, trading, lending, procurement, supply-chain, regulatory, and business decisions.

8.3 No Recommendation or Promise. Nothing in the Services is an offer, solicitation, recommendation, endorsement, guarantee, prediction, or representation concerning any security, company, transaction, strategy, supplier, customer, counterparty, or outcome. Past or historical information does not predict future performance or relationships.

8.4 Automated Use. Customer bears all risk arising from use of the Services in algorithms, automated workflows, trading systems, alerts, models, or decision systems. Customer must implement appropriate validation, human review, testing, controls, and fail-safes. The Services are not designed to be the sole input to an automated decision or execution system.

9. Third-Party Data, Services, and Links

9.1 Third-Party Materials. The Services may include, depend on, or link to Third-Party Data, websites, software, infrastructure, payment processors, and services that Altsets does not control. Third-party materials may be governed by separate terms, licenses, privacy practices, usage classifications, professional-status requirements, attribution rules, display restrictions, or redistribution restrictions.

9.2 Flow-Down Terms. Customer agrees to comply with any source-provider or third-party terms presented through the Services or incorporated into an Order Form. Altsets may limit, suspend, or terminate access to particular Data when required by a provider, law, or contractual restriction. A provider may be an intended third-party beneficiary of provisions protecting its data, intellectual property, and disclaimers where required by applicable source terms.

9.3 No Responsibility for Third Parties. Altsets is not responsible for the content, accuracy, security, availability, acts, omissions, policies, or continued operation of any third party. Access to third-party websites or services is at Customer's risk. Inclusion of a link, source, or integration does not constitute endorsement.

10. Subscriptions, Automatic Renewal, and Billing

10.1 Fees and Plan Terms. Customer will pay the fees, taxes, and charges shown at checkout, in the billing portal, or in an Order Form. Plan features, credit allowances, user limits, API rights, history access, request limits, and other entitlements are determined by the applicable Plan Terms or Order Form and may differ by Plan.

10.2 Automatic Renewal Authorization. Unless the Plan Terms or Order Form expressly state otherwise, paid subscriptions automatically renew for successive periods equal to the then-current Subscription Term until canceled. By purchasing a recurring subscription, Customer authorizes Altsets and its payment processor to charge the payment method on file at the beginning of each renewal period for the then-current subscription fee, applicable taxes, and disclosed charges without further authorization, subject to applicable law.

10.3 Required Disclosures and Consent. Material billing terms - including price, billing frequency, renewal, and cancellation information - will be presented clearly at or before purchase. Customer must provide the affirmative consent required by applicable law before recurring charges begin. Altsets may retain records verifying consent, accepted terms, and related disclosures for the period required by law or reasonably necessary to establish the transaction. If checkout disclosures conflict with these Terms regarding a particular charge, the checkout disclosure presented for that purchase controls.

10.4 Cancellation. Customer may cancel a self-service subscription through the account or billing portal where available, or by contacting support@altsets.com. Cancellation stops future renewals and becomes effective at the end of the then-current paid Subscription Term unless applicable law or the Plan Terms require otherwise. Customer will retain access through the paid term unless access is suspended or terminated for breach, security, source restrictions, or nonpayment.

10.5 No Refunds or Proration. Except as required by applicable law, expressly stated in an Order Form, or provided under Section 13.5, all fees are charged in advance, non-refundable, and not subject to proration, rebate, or credit for partial use, unused time, unused credits, downgrade, cancellation, failure to use the Services, dissatisfaction, changed circumstances, or termination for Customer's breach. Cancellation does not retroactively cancel an authorized charge.

10.6 Fixed Commitments. If Customer purchases an annual, multi-period, minimum-commitment, or other fixed-term subscription, Customer's payment obligations for the committed term are non-cancelable and fees are non-refundable except as expressly provided in the applicable Order Form or required by law. Termination, non-use, suspension for breach, or cancellation of renewal does not eliminate amounts already due for the committed term.

10.7 Upgrades and Downgrades. The timing, proration, charges, and entitlement changes associated with an upgrade or downgrade will be disclosed in the billing interface or applicable Order Form. A downgrade may take effect at the next renewal and may reduce access, user limits, history, API rights, credits, or other features.

10.8 Price Changes. Altsets may change prices and Plan features prospectively. For recurring self-service subscriptions, a price increase will take effect no earlier than the next renewal after any notice required by law. Customer may cancel before the affected renewal. If applicable law requires renewed affirmative consent, Altsets will request it before charging the changed amount.

10.9 Credits and Usage Units. Credits, unlocks, request allowances, and similar usage units are contractual access entitlements, not money, stored value, property, securities, or transferable assets. They have no cash value, may not be sold or transferred, and are not redeemable or refundable. They replenish, expire, carry over, or are consumed only as stated in the applicable Plan Terms. Once Data, a metric, a historical period, an export, an API response, or another digital benefit has been made available or consumed, the related usage is final except where Altsets confirms a duplicate technical charge or billing error caused solely by Altsets.

10.10 Taxes. Fees exclude sales, use, value-added, withholding, and similar taxes unless stated otherwise. Customer is responsible for applicable taxes, excluding taxes based on Altsets' net income. If a Business Customer is legally required to withhold an amount, that Business Customer will, to the extent permitted by law, increase the payment so Altsets receives the invoiced amount, unless an Order Form provides otherwise.

10.11 Renewal Notices. Altsets will provide renewal or price-change notices where and in the manner required by applicable law. Customer is responsible for maintaining a current email address and monitoring billing communications.

10.12 Mandatory Consumer Rights and International Withdrawal. Nothing in the Agreement excludes a cancellation, refund, legal-guarantee, cooling-off, or withdrawal right that applicable law does not permit Customer to waive. Where applicable law permits a consumer to request immediate performance during a statutory withdrawal period, the consumer may be asked at checkout to expressly request immediate access and acknowledge the legal effect of beginning performance or receiving digital content. Any waiver or loss of a withdrawal right is effective only to the extent permitted by law and only after any separately required consent, acknowledgment, and confirmation are obtained.

11. Payment Processing, Failed Payments, and Chargebacks

11.1 Payment Processor. Payments may be processed by Stripe or another third-party payment processor. Customer authorizes Altsets and the processor to process charges under the Agreement. The processor, rather than Altsets, may store payment-card credentials; Altsets may receive permitted payment tokens, transaction identifiers, card-brand and last-four-digit information, billing

status, and related records. Payment processing is also subject to the processor's applicable terms and privacy practices.

11.2 Failed Payments. If payment fails, Altsets or its processor may retry the charge, request another payment method, suspend or restrict access, reduce entitlements, or terminate the subscription. Customer remains responsible for valid amounts due. To the extent permitted by law, overdue business-account balances may accrue interest at the lesser of one and one-half percent (1.5%) per month or the maximum lawful rate, together with reasonable collection costs and attorneys' fees.

11.3 No Setoff for Business Customers. To the fullest extent permitted by law, a Business Customer must pay amounts due without setoff, recoupment, counterclaim, deduction, or withholding, except for a good-faith billing credit expressly approved by Altsets or a non-waivable legal right.

11.4 Billing Questions. Customer should promptly contact support@altsets.com regarding a suspected billing error and provide enough information to investigate. Nothing in this section eliminates any non-waivable right to dispute a charge.

11.5 Chargebacks. Initiating a chargeback, payment reversal, or processor dispute does not by itself cancel the subscription retroactively or extinguish a payment obligation that is valid under the Agreement and applicable law for Services already provided or made available. Altsets may suspend access while a dispute is pending. To the extent permitted by law, Customer remains responsible for an authorized and valid charge even if a processor temporarily reverses it, together with reasonable recovery costs where recoverable. Nothing in the Agreement waives a non-waivable right or penalizes a Customer merely for making a good-faith dispute protected by law or card-network rules.

12. Free, Trial, Promotional, Beta, and Preview Services

12.1 Altsets may offer free, trial, promotional, beta, preview, experimental, or early-access Services. Such Services may be changed, limited, or discontinued at any time; may contain additional defects; may not be supported; and may be subject to additional terms.

12.2 Unless expressly stated otherwise, free or trial Services do not include service levels, warranties, credits, refunds, data-retention commitments, or continued access. Altsets may convert a trial to a paid subscription only after providing required disclosures and obtaining the consent required by applicable law.

12.3 Confidential Beta Materials. Customer may not disclose or publish non-public beta or pre-release features, documentation, security information, or trade secrets that Altsets identifies as confidential or that reasonably should be understood as confidential. This restriction does not prohibit lawful honest reviews of released, non-confidential Services or disclosures protected by Section 4.3.

12.4 No Production Reliance. Unless an Order Form expressly states otherwise, beta, preview, experimental, and early-access Services are not intended for production, regulated, or mission-critical use and may be withdrawn without replacement.

13. Disclaimers; Limited Correction Remedy

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES AND ALL CONTENT ARE PROVIDED "AS IS," "AS AVAILABLE," AND "WITH ALL FAULTS." ALTSETS AND ITS AFFILIATES, LICENSORS, SUPPLIERS, DATA PROVIDERS, OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, AND AGENTS DISCLAIM ALL WARRANTIES, REPRESENTATIONS, CONDITIONS, AND GUARANTEES, WHETHER EXPRESS, IMPLIED,

STATUTORY, OR OTHERWISE, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, QUIET ENJOYMENT, NON-INFRINGEMENT, ACCURACY, COMPLETENESS, TIMELINESS, RELIABILITY, AVAILABILITY, SECURITY, AND RESULTS.

13.1 No Operational Warranty. Altsets does not warrant that the Services will meet Customer's requirements; operate without interruption, delay, omission, degradation, or error; remain secure; be compatible with Customer's systems; preserve any particular feature or source; or be free of viruses or harmful components. Altsets does not warrant that defects or Data discrepancies will be corrected.

13.2 No Data Warranty. Altsets does not warrant the accuracy, completeness, consistency, currency, provenance, relevance, materiality, or reliability of any Data or result. Customer assumes all risk of reliance, including risk arising from source errors, entity mismatches, historical revisions, inferred or estimated values, unavailable evidence, and changes in companies, securities, relationships, markets, or reporting practices.

13.3 Third-Party Disclaimer. Third-Party Data and services are provided subject to their availability and applicable source terms. Altsets is not responsible for any third-party delay, error, omission, interruption, correction, withdrawal, restriction, or act or omission.

13.4 No Oral or Informal Warranty. No oral statement, support response, demonstration, roadmap, or informal communication creates a warranty or commitment. Express commitments stated in the applicable Plan Terms or an executed Order Form remain subject to the Agreement and control to the extent they directly conflict with this clause.

13.5 Exclusive Limited Remedy. Without creating a warranty, if Customer promptly reports a material, reproducible technical failure of a paid Service to conform to an express requirement in the applicable Plan Terms or Order Form and Altsets confirms the failure, Altsets' sole obligation and Customer's exclusive contractual remedy will be, at Altsets' option: (a) correction, replacement, or re-performance of the affected Service; (b) a reasonable service credit; or (c), if Altsets determines that correction or re-performance is not commercially reasonable, termination of the materially affected paid Service and a pro rata refund of prepaid fees allocable to the unusable portion after Altsets received notice. A Data discrepancy, changed source, missing relationship, omitted metric, revised value, or disagreement with a classification or methodology does not by itself constitute a technical failure or create a refund right.

13.6 Non-Excludable Rights. Some jurisdictions do not allow certain exclusions or limitations. Nothing in the Agreement excludes, restricts, or modifies a warranty, remedy, or right that cannot lawfully be excluded, restricted, or modified. In those jurisdictions, the exclusions and remedies apply to the maximum extent permitted by law.

14. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT WILL ANY ALTSETS PARTY BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, CONSEQUENTIAL, OR ENHANCED DAMAGES; LOSS OF PROFITS, REVENUE, OPPORTUNITY, GOODWILL, BUSINESS, CONTRACTS, CUSTOMERS, DATA, OR USE; BUSINESS INTERRUPTION; COST OF SUBSTITUTE SERVICES; REGULATORY FINES OR PENALTIES; CLAIMS BY CLIENTS, INVESTORS, COUNTERPARTIES, OR OTHER THIRD PARTIES; OR ANY TRADING, INVESTMENT, LENDING, PROCUREMENT, SUPPLY-CHAIN, FINANCING, BUSINESS, OR TRANSACTION LOSS, WHETHER DIRECT OR INDIRECT, ARISING FROM OR RELATING TO THE AGREEMENT, SERVICES, DATA, OR ANY RELIANCE ON THEM, EVEN IF ADVISED THAT SUCH DAMAGES WERE POSSIBLE.

14.1 Scope. The exclusions apply regardless of legal or equitable theory, including contract, warranty, tort, negligence, strict liability, misrepresentation, restitution, statute, or otherwise, and even if a remedy fails of its essential purpose.

14.2 Aggregate Cap. To the maximum extent permitted by law, the total aggregate liability of all Altsets Parties arising from or relating to the Agreement or Services will not exceed the greater of: (a) one hundred U.S. dollars (US \$100); or (b) the fees actually paid by Customer to Altsets for the affected paid Service during the three (3) months immediately preceding the first event giving rise to the claim. The cap is cumulative for all claims and events, not per claim, user, incident, data point, or legal theory.

14.3 Third-Party Data. Without limiting the foregoing, Altsets will not be liable for losses caused by Third-Party Data, source materials, payment processors, hosting providers, telecommunications, internet failures, cyberattacks, or circumstances outside Altsets's reasonable control.

14.4 Allocation of Risk. Customer acknowledges that the fees and availability of the Services reflect the allocation of risk in the Agreement and that Altsets would not provide the Services on the same terms without these exclusions and limitations.

14.5 Exceptions. Nothing in the Agreement limits liability to the extent a limitation is prohibited by law, including liability finally determined to result from fraud, willful misconduct, or another matter that cannot lawfully be limited. The limitations on Altsets' liability do not limit Customer's payment obligations or Customer's liability for fraud, willful misconduct, unauthorized redistribution or resale, infringement or misappropriation of intellectual property or trade secrets, breach of Section 19, or indemnification obligations under Section 16.

15. Assumption of Risk and Release

15.1 Customer knowingly assumes all risks associated with accessing, interpreting, combining, automating, publishing conclusions from, or relying on the Services, including the risk of financial loss, missed opportunity, inaccurate decisions, duplicated exposure, incorrect counterparty identification, unavailable data, and changed or revised information.

15.2 To the fullest extent permitted by law, Customer releases the Altsets Parties from claims arising solely from Customer's investment, trading, procurement, financing, supply-chain, or business decisions made in reliance on the Services, except to the extent such a release is prohibited by law. This release does not waive claims based on rights that cannot lawfully be waived.

16. Indemnification

16.1 Business-Customer Indemnity. A Business Customer will defend, indemnify, and hold harmless the Altsets Parties from and against third-party claims, demands, actions, investigations, damages, judgments, settlements, penalties, costs, and reasonable attorneys' fees to the extent arising from or relating to: (a) Customer's or an Authorized User's material breach of the Agreement; (b) unauthorized access, use, disclosure, display, redistribution, resale, sublicensing, publication, embedding, or transmission of the Services or Data; (c) Customer Materials; (d) Customer's products, reports, recommendations, models, applications, communications, or services that use or rely on the Services; or (e) Customer's or an Authorized User's violation of law or third-party rights. Customer has no indemnity obligation to the extent a claim is finally determined to have resulted from Altsets' fraud, willful misconduct, or material breach of the Agreement.

16.2 Procedure. Altsets will provide reasonably prompt notice of an indemnified claim, and delay will relieve Customer only to the extent Customer is materially prejudiced. Customer may control the defense with counsel reasonably acceptable to Altsets, provided Customer diligently conducts the defense. Altsets may participate with counsel at its own expense. Customer may not settle a claim in a manner that admits wrongdoing by, imposes non-monetary obligations on, or restricts an Altsets Party without Altsets' prior written consent, which will not be unreasonably withheld. If Customer does not timely assume or diligently conduct the defense, Altsets may do so at Customer's expense to the extent the claim is indemnifiable.

16.3 Individual Users. To the extent permitted by law, an Individual Customer is responsible for losses and third-party claims caused by the Customer's unlawful conduct, unauthorized redistribution, infringement, misuse of credentials, or material breach of the Agreement. This section does not require a consumer to indemnify Altsets for Altsets's own unlawful conduct.

17. Privacy and Electronic Communications

17.1 Privacy. Altsets' collection, use, disclosure, and protection of personal information are described in the Altsets Privacy Policy. The Privacy Policy is a notice of data practices and is not intended to create contractual rights beyond those required by applicable law unless expressly incorporated into an Order Form. Payment-card information may be collected and processed by a payment processor rather than stored directly by Altsets, except for permitted tokens, transaction records, and related billing information.

17.2 Electronic Communications. Customer consents to receive agreements, notices, invoices, receipts, renewal notices, security messages, and other communications electronically, including by email, Account notice, billing portal, or posting through the Services. Electronic communications satisfy any legal requirement that a communication be in writing, subject to non-waivable law.

17.3 Service Communications. Transactional and legally required communications are not marketing messages and may be sent even if Customer opts out of promotional communications.

17.4 Aggregated Information. Altsets may create and use aggregated or de-identified statistics concerning use, performance, and operation of the Services for analytics, security, support, product improvement, and business planning, provided the information does not reasonably identify Customer or an individual.

18. Suspension and Termination

18.1 Suspension. Altsets may immediately suspend or restrict access if it reasonably believes there is nonpayment, fraud, credential compromise, a security threat, prohibited conduct, unauthorized redistribution, excessive or abusive use, source-provider restriction, legal risk, or a material breach of the Agreement. Altsets may use targeted restrictions where reasonably practicable but is not required to do so.

18.2 Termination for Breach. Altsets may terminate the Agreement or an affected Service for a material breach. Where the breach is reasonably curable and does not present an immediate security, legal, source-provider, or misuse risk, Altsets may provide notice and a reasonable opportunity to cure. Altsets may suspend or terminate immediately for nonpayment, fraud, unlawful activity, security abuse, credential trafficking, scraping, circumvention, infringement, or unauthorized redistribution. No refund is due for termination based on Customer's breach except as required by law.

18.3 Termination for Convenience. Altsets may discontinue a Service or terminate a self-service subscription for convenience on reasonable notice. If Altsets terminates a paid Subscription Term for convenience before its end and does not provide a substantially similar replacement, Customer's sole remedy is a pro rata refund of prepaid fees allocable to the unused portion. No refund is due for month-to-month access already provided.

18.4 Customer Termination. Customer may stop using the Services at any time and may cancel renewal under Section 10.4. Stopping use, deleting an Account, or canceling renewal does not entitle Customer to a refund or eliminate accrued or committed payment obligations.

18.5 Effect of Termination. Upon expiration or termination, Customer's right to access the Services ends. Unless an Order Form expressly provides otherwise, Customer must cease using and, within thirty (30) days, delete non-public Data and exports obtained from the Services. Customer may

retain: (a) Derived Insights that do not expose or permit reconstruction of Data; (b) records reasonably required for legal, tax, audit, regulatory, or internal compliance purposes; and (c) copies contained in routine backups that are not readily accessible, in each case subject to continuing confidentiality, non-redistribution, and use restrictions and not for ongoing commercial exploitation.

18.6 Survival. Provisions that by their nature should survive will survive, including ownership, payment obligations, restrictions, disclaimers, liability limitations, indemnification, dispute resolution, claims limitations, and general terms.

19. Confidentiality

19.1 Confidential Information. “Confidential Information” means non-public information disclosed by or on behalf of one party (the “Disclosing Party”) to the other (the “Receiving Party”) that is marked confidential or reasonably should be understood as confidential given its nature and the circumstances. Altsets Confidential Information includes non-public Data, source evidence, pricing, documentation, methods, security information, credentials, beta features, and technical or business information. Customer Confidential Information includes non-public Customer Materials, portfolio or workspace information, usage configurations, and business information submitted to Altsets.

19.2 Protection and Use. The Receiving Party will use at least reasonable care to protect Confidential Information, will use it only to exercise rights or perform obligations under the Agreement, and will disclose it only to personnel, contractors, professional advisers, and service providers who have a need to know and are bound by confidentiality obligations at least as protective as this Section. Each party is responsible for its permitted recipients.

19.3 Exclusions. Confidential Information does not include information the Receiving Party can document: (a) was lawfully known without restriction before disclosure; (b) becomes public through no breach of the Agreement; (c) is received lawfully from a third party without a duty of confidentiality; or (d) is independently developed without use of the Disclosing Party's Confidential Information.

19.4 Required and Protected Disclosures. If disclosure is legally required, the Receiving Party will, to the extent lawful, provide prompt notice and reasonable assistance so the Disclosing Party may seek protection, and will disclose only the portion legally required. Nothing in this Section restricts a protected report or disclosure described in Section 4.3.

19.5 Return, Deletion, and Survival. Upon request or termination, the Receiving Party will stop using and, where reasonably practicable, return or delete the Disclosing Party's Confidential Information, subject to legal-retention obligations and routine backups that are not readily accessible. Confidentiality obligations survive for five (5) years after disclosure, except that obligations concerning trade secrets, credentials, and security information continue for so long as the information remains protected as a trade secret or confidential under applicable law.

20. Dispute Resolution; Binding Individual Arbitration

PLEASE READ THIS SECTION CAREFULLY. EXCEPT FOR THE LIMITED EXCEPTIONS BELOW AND UNLESS YOU TIMELY OPT OUT, IT REQUIRES MOST DISPUTES TO BE RESOLVED THROUGH FINAL AND BINDING ARBITRATION ON AN INDIVIDUAL BASIS. YOU AND ALTSETS WAIVE THE RIGHT TO A JURY TRIAL AND TO PARTICIPATE IN A CLASS, COLLECTIVE, CONSOLIDATED, MASS, REPRESENTATIVE, OR PRIVATE-ATTORNEY-GENERAL ACTION TO THE FULLEST EXTENT PERMITTED BY LAW.

20.1 Covered Disputes. “Dispute” means any claim, controversy, or dispute between Customer and any Altsets Party arising from or relating to the Agreement, the Services, Data, billing, marketing, communications, privacy, or the parties' relationship, whether based in contract, tort, warranty, statute, regulation, misrepresentation, or any other theory, and whether arising before or after

acceptance of the Agreement. The arbitrator, and not a court, will decide issues concerning the interpretation, applicability, enforceability, or formation of this arbitration agreement, except that a court will decide issues concerning the class-action waiver and requests for public injunctive relief that applicable law requires a court to decide.

20.2 Informal Notice First. Before initiating arbitration, the complaining party must send an individualized written Notice of Dispute. A notice to Altsets must be emailed to support@altsets.com with the subject "Notice of Dispute" and must include the claimant's name, Account email, contact information, a detailed description of the facts and legal basis, the specific relief requested, and the signature of the claimant or an authorized representative. Altsets will send notices to the email associated with the Account. The parties will attempt in good faith to resolve the Dispute for thirty (30) days after receipt. This requirement is a condition precedent to arbitration, and applicable limitations periods are tolled during the thirty-day period.

20.3 Arbitration Provider and Rules. If unresolved, the Dispute will be resolved by final and binding arbitration administered by the American Arbitration Association ("AAA"). A Dispute involving an Individual Customer or a Business Customer that qualifies as a consumer under AAA standards will be governed by the then-current AAA Consumer Arbitration Rules and Consumer Due Process Protocol. Other Business Customer disputes will be governed by the then-current AAA Commercial Arbitration Rules. If a group of demands qualifies for coordinated or mass-arbitration administration under the then-current AAA Mass Arbitration Supplementary Rules, those supplementary rules will apply as determined by AAA. The Federal Arbitration Act governs this arbitration agreement.

20.4 Procedure and Location. The arbitration will be conducted in English by one neutral arbitrator. Consumer hearings may be conducted by video, telephone, documents, or in the county where the consumer resides, as required by applicable rules. Business hearings may be conducted remotely or in Wyoming unless the parties agree otherwise. The arbitrator may award any individualized remedy available in court that is not validly limited by the Agreement, but may award relief only to the individual claimant and only to the extent necessary to resolve that claimant's Dispute.

20.5 Fees. Arbitration fees will be allocated under the applicable AAA rules and applicable law. Altsets will pay amounts required of a business under the AAA Consumer Arbitration Rules. Each party will bear its own attorneys' fees unless a statute, rule, or the Agreement authorizes an award.

20.6 Individual Proceedings Only. To the fullest extent permitted by law, each Dispute must be resolved on an individual basis. Neither party may seek class-wide, collective, consolidated-merits, representative, or private-attorney-general relief, and an arbitrator may award relief only to the individual claimant and only as necessary to resolve that claimant's Dispute. Administrative coordination, bellwether procedures, or other case-management steps permitted by applicable AAA mass-arbitration rules do not merge the merits of individual claims.

20.7 Exceptions. Either party may bring an individual action in small claims court if it remains within that court's jurisdiction. Altsets may seek temporary, preliminary, or permanent injunctive or equitable relief in a court of competent jurisdiction to prevent or stop unauthorized access, scraping, redistribution, infringement, misappropriation, security violations, or breach of Sections 3, 4, 5, 6, 16, or 19. Nothing waives a non-waivable right to seek public injunctive relief where applicable.

20.8 Jury-Trial Waiver. For any Dispute that proceeds in court, each party knowingly and irrevocably waives, to the fullest extent permitted by law, any right to trial by jury.

20.9 Arbitration Opt-Out. Customer may opt out of this arbitration agreement by sending an email to support@altsets.com with the subject "Arbitration Opt-Out" within thirty (30) days after Customer first accepts these Terms. The notice must identify Customer's name and Account email and clearly state that Customer rejects arbitration. Opting out affects only this arbitration agreement and does not affect the remainder of the Agreement. An opt-out submitted by one Account does not apply to another Account or entity.

20.10 Severability. If the individual-proceedings requirement is finally held unenforceable for a particular claim or requested remedy, that claim or remedy will proceed in court after completion of any arbitrable individual claims, unless applicable law requires otherwise. All remaining portions of this Section will remain in effect. If AAA is unavailable or unwilling to administer a qualifying individual arbitration, the parties will select another nationally recognized provider, or a court may appoint an arbitrator under the Federal Arbitration Act.

21. Time Limit to Bring Claims

21.1 To the fullest extent permitted by law, any claim or cause of action arising from or relating to the Agreement or Services must be filed within one (1) year after the claim accrued; otherwise, it is permanently barred. If applicable law prohibits a one-year period, the claim must be brought within the shortest period permitted by that law.

21.2 This contractual limitation does not apply where prohibited by law and does not shorten the otherwise applicable period for: (a) collection of unpaid fees; (b) an indemnification claim that does not accrue until a third-party claim is made; or (c) injunctive or equitable relief directed at ongoing unauthorized access, redistribution, infringement, misappropriation, fraud, or security abuse, in each case only to the extent a longer period is permitted by law.

22. Governing Law and Court Venue

22.1 The Agreement and any Dispute are governed by the Federal Arbitration Act and, to the extent state law applies, the laws of the State of Wyoming, without regard to conflict-of-laws principles, except that mandatory consumer-protection law of Customer's jurisdiction will apply to the extent it cannot lawfully be waived.

22.2 For any matter permitted to proceed in court, the parties consent to the exclusive jurisdiction of the state and federal courts located in Wyoming, except where applicable law gives an Individual Customer a non-waivable right to proceed elsewhere or where small-claims jurisdiction applies. Each party waives objections based on personal jurisdiction, venue, or inconvenient forum to the fullest extent permitted by law.

23. Changes to the Services and Agreement

23.1 Service Changes. Altsets may modify the Services to improve functionality, security, compliance, sources, coverage, methodology, or business operations. Features, sources, metrics, taxonomies, limits, and availability may change. If, during a prepaid fixed term, Altsets voluntarily discontinues substantially all core functionality of an affected paid Service without providing a substantially similar replacement, Customer's sole remedy is to terminate the affected Service and receive a pro rata refund of prepaid fees allocable to the unused portion. That remedy does not apply to changes required by law, a source provider, security needs, Customer breach, or the expiration of a Subscription Term. An Order Form may provide different commitments.

23.2 Terms Changes. Altsets may update the Agreement prospectively. Altsets will post the updated Terms, revise the effective date, and provide additional notice of material changes where required by law. A change will not retroactively alter the rules governing a Dispute that accrued before the change. Unless law requires affirmative acceptance, continued use after the effective date constitutes acceptance. If Customer does not agree, Customer must stop using the Services and cancel before the next renewal.

23.3 Arbitration Changes. A material change to Section 20 will not apply to a Dispute for which a valid Notice of Dispute was received before the change's effective date. Altsets will provide reasonable advance notice of material arbitration changes, and any additional opt-out right required by law.

24. Export Controls, Sanctions, and Legal Compliance

24.1 Customer will comply with applicable export-control, economic-sanctions, anti-corruption, anti-money-laundering, market-abuse, and other laws. Customer represents that it is not prohibited from receiving the Services and is not located in, ordinarily resident in, or controlled by a jurisdiction or person subject to applicable prohibitions.

24.2 Customer may not use or export the Services in violation of United States law or applicable source-provider restrictions. Altsets may request information reasonably necessary to verify compliance and may suspend or terminate access where required by law.

25. General Terms

25.1 Notices. Altsets may provide notices by email, Account message, billing portal, or posting through the Services. Notices to Altsets concerning ordinary support or billing matters must be sent to support@altsets.com. Formal notices under an Order Form must follow that Order Form.

25.2 Assignment. Customer may not assign, delegate, transfer, or sublicense the Agreement or any Account without Altsets's prior written consent, including by merger, change of control, operation of law, or sale of substantially all assets. Altsets may assign the Agreement to an affiliate or in connection with a merger, financing, reorganization, sale of assets, or change of control. An unauthorized assignment is void.

25.3 Force Majeure. Altsets is not liable for delay or failure caused by events beyond its reasonable control, including source-provider failures or restrictions, internet or utility outages, hosting failures, cyberattacks, labor disputes, natural disasters, epidemics, governmental action, war, terrorism, civil unrest, or failures of suppliers or telecommunications. A force-majeure event does not excuse payment obligations for Services already provided or amounts that became due before the event.

25.4 No Agency or Fiduciary Relationship. The parties are independent contractors. The Agreement does not create a partnership, joint venture, employment, agency, fiduciary, franchise, or exclusive relationship.

25.5 No Third-Party Beneficiaries. Except for Altsets affiliates, licensors, suppliers, data providers, indemnified parties, and other persons expressly identified as beneficiaries of a provision, the Agreement creates no third-party beneficiary rights.

25.6 Waiver. A waiver must be in writing and signed by the waiving party. Failure or delay to enforce a provision is not a waiver. A waiver on one occasion does not waive future enforcement.

25.7 Severability and Reformation. Except as specifically provided in Section 20, if a provision is invalid or unenforceable, it will be enforced to the maximum extent permitted and modified to the minimum extent necessary to make it enforceable; the remainder will remain in effect.

25.8 Entire Agreement. The Agreement is the complete agreement concerning the Services and supersedes prior or contemporaneous proposals, representations, discussions, and agreements on that subject. Purchase orders or Customer terms do not modify the Agreement, and any additional or conflicting Customer terms are rejected unless expressly accepted in a signed Order Form.

25.9 Interpretation. Headings are for convenience only. "Including" means "including without limitation." "Or" is inclusive. Singular includes plural and vice versa. A provision will not be construed against a party solely because that party drafted it.

25.10 Contact. Questions about these Terms may be sent to Altsets LLC at support@altsets.com.