

TERMS OF SERVICE

Master Subscriber Agreement for JIL Wallet Check and Related Services

JIL SOVEREIGN TECHNOLOGIES, INC.

a Delaware corporation

Effective Date: **[●], 2026** | Version: **1.0**

PREAMBLE AND ACCEPTANCE

These Terms of Service (the “**Terms**”, “**Agreement**”, or “**TOS**”) constitute a legally binding contract between you, whether personally or on behalf of an entity (“**you**”, “**your**”, “**Customer**”, or “**Subscriber**”), and JIL Sovereign Technologies, Inc., a Delaware corporation with its principal place of business in the State of Texas (“**JIL**”, “**Company**”, “**we**”, “**us**”, or “**our**”), concerning your access to and use of the Services (as defined herein), including without limitation the wallet verification, intelligence, attestation, and evidentiary products offered at or through jilsovereign.com, getjil.com, and any subdomains, application programming interfaces, mobile applications, or successor properties operated by JIL (collectively, the “**Platform**”).

BY CLICKING "I AGREE," CREATING AN ACCOUNT, PURCHASING ANY SERVICE, SUBMITTING A WALLET ADDRESS OR OTHER INPUT FOR ANALYSIS, OR OTHERWISE ACCESSING OR USING THE PLATFORM, YOU EXPRESSLY ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREED TO BE BOUND BY THESE TERMS, THE PERMISSIBLE USE POLICY INCORPORATED BY REFERENCE HEREIN, AND THE PRIVACY NOTICE. IF YOU DO NOT AGREE TO EVERY TERM, CONDITION, AND LIMITATION SET FORTH HEREIN, YOU MUST NOT ACCESS OR USE THE SERVICES, AND ANY ACCESS OR USE IS UNAUTHORIZED.

This Agreement contains, among other things, a **BINDING ARBITRATION CLAUSE**, a **CLASS ACTION WAIVER**, a **LIMITATION OF LIABILITY**, and **DISCLAIMERS OF WARRANTY** that materially affect your legal rights. You are strongly encouraged to review each provision carefully, and to consult independent legal counsel before agreeing.

JIL reserves the right, in its sole and absolute discretion, to modify, amend, supplement, or replace these Terms at any time by posting the revised Terms on the Platform and, where commercially reasonable, providing notice to registered Customers. Your continued access to or use of the Services following the effective date of any such revision constitutes your binding acceptance of the revised Terms.

ARTICLE I DEFINITIONS AND INTERPRETATION

1.1. Defined Terms

For purposes of this Agreement, the following capitalized terms shall have the meanings set forth below. Terms defined elsewhere in this Agreement shall have the meanings ascribed to them in context.

“Account” means the electronic record established by JIL to uniquely identify a Customer, governing authentication credentials, Service entitlements, billing information, and associated usage data.

“Applicable Law” means all federal, state, local, foreign, and supranational statutes, regulations, ordinances, rules, executive orders, judicial decisions, administrative interpretations, and other legal requirements having the force of law, as each may be amended, modified, or superseded from time to time.

“Attestation” means a cryptographically signed, time-stamped statement generated by JIL reflecting the results of a Check, including any hash commitments anchored to the CourtChain infrastructure.

“Check” means a discrete analytical inquiry submitted by a Customer with respect to one Wallet Address, resulting in the delivery of a Quick Check, Deep Check, Evidence Check, or such other analytical product as JIL may offer.

“Confidential Information” means any non-public information disclosed by one party to the other, whether orally, in writing, or by any other means, that is designated as confidential or that a reasonable person would understand to be confidential under the circumstances.

“CourtChain” means JIL's cryptographic anchoring and evidentiary preservation infrastructure, designed to produce records self-authenticating under Rule 902(14) of the Federal Rules of Evidence or analogous state-law counterparts.

“CREB” means a Court-Ready Evidence Bundle, the packaged output of an Evidence Check.

“Customer Content” means all information, data, text, Wallet Addresses, identifiers, metadata, and other materials submitted, uploaded, transmitted, or otherwise provided to JIL by or on behalf of a Customer in connection with the Services.

“Deep Check” means the second-tier analytical product, providing all Quick Check outputs together with entity attribution, counterparty risk analysis, behavior signal evaluation, and transaction summary, as further described at the Platform and in JIL's then-current product documentation.

“Entity Attribution” means the classification of a Wallet Address as associated with an institutional counterparty (including, without limitation, centralized exchanges, decentralized exchanges, custodial wallet providers, bridge

protocols, mixers, sanctioned entities, and similar institutional categories), expressly excluding attribution to any natural person.

“Evidence Check” means the third-tier analytical product, providing all Deep Check outputs together with a CREB, full transaction graph, source-of-funds tracing, CourtChain-anchored Attestation, and extended retention, as further described at the Platform and in JIL's then-current product documentation.

“Intelligence Output” means the data, analyses, risk scores, classifications, Attestations, CREBs, reports, and other work product generated, delivered, or made available by JIL in response to a Check.

“Permissible Use Policy” means or “PUP”, the Permissible Use Policy appended hereto as Part II and incorporated by reference into these Terms.

“Platform” means has the meaning set forth in the Preamble.

“Quick Check” means the first-tier analytical product, providing sanctions screening, known-scam database matching, mixer-exposure flagging, and a baseline risk score, as further described at the Platform and in JIL's then-current product documentation.

“Services” means collectively, the Platform, the Checks, the Intelligence Output, and all related features, tools, software, data, documentation, and support made available by JIL.

“Subscription” means a recurring, prepaid entitlement to a specified allotment of Checks or other Services over a defined billing period.

“Wallet Address” means a public address, public key, or analogous identifier associated with a blockchain-based account or unspent transaction output, submitted by a Customer as the subject of a Check.

1.2. Rules of Construction

The headings and captions used in this Agreement are for convenience of reference only and shall not affect the interpretation of any provision. References to “Article” or “Section” are to articles and sections of this Agreement unless otherwise specified. The words “include,” “includes,” and “including” shall be deemed followed by the phrase “without limitation.” References to any statute or regulation shall include all amendments, successor provisions, and implementing regulations. The singular shall include the plural and vice versa. The parties have participated jointly in the negotiation and drafting of this Agreement, and in the event of ambiguity or question of intent or interpretation, no presumption or burden of proof shall arise favoring or disfavoring any party by virtue of the authorship of any provision.

ARTICLE II NATURE OF SERVICES; INFORMATIONAL PURPOSE

2.1. Informational Risk-Assessment Product

The Services are provided solely as an informational and risk-assessment tool. The Intelligence Output reflects JIL's proprietary analysis of publicly available blockchain data, licensed third-party data, sanctions lists, scam databases, and derived behavioral signals, as assembled and interpreted by JIL's analytical systems as of the time the Check is performed. The Intelligence Output is probabilistic, inherently subject to error, incompleteness, latency, and evolving facts, and does not constitute a guarantee, warranty, or certification of any kind.

2.2. NOT a Consumer Reporting Agency

JIL IS NOT A "CONSUMER REPORTING AGENCY" AS THAT TERM IS DEFINED IN THE FAIR CREDIT REPORTING ACT, 15 U.S.C. § 1681 ET SEQ. ("FCRA"), OR UNDER ANY ANALOGOUS STATE LAW. THE INTELLIGENCE OUTPUT IS NOT A "CONSUMER REPORT" AND MUST NOT BE USED, IN WHOLE OR IN PART, AS A FACTOR IN ESTABLISHING A CONSUMER'S ELIGIBILITY FOR: (A) CREDIT OR INSURANCE TO BE USED PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES; (B) EMPLOYMENT; (C) HOUSING OR TENANCY; (D) THE ISSUANCE OF A GOVERNMENT LICENSE OR BENEFIT; OR (E) ANY OTHER PURPOSE AUTHORIZED UNDER SECTION 604 OF THE FCRA.

Customer represents, warrants, and covenants that Customer shall not use the Services or any Intelligence Output for any purpose that would render JIL a consumer reporting agency, and Customer shall indemnify and hold JIL harmless for any such misuse in accordance with Article XII hereof.

2.3. Not Legal, Financial, Investment, or Tax Advice

Nothing contained in the Services, including without limitation any Intelligence Output, risk score, Attestation, CREB, or commentary, constitutes legal advice, financial advice, investment advice, tax advice, accounting advice, or professional counsel of any kind. JIL is not a law firm, a registered investment adviser, a broker-dealer, a money transmitter, a bank, a trust company, a fiduciary, or a licensed professional services provider in any jurisdiction in which such licensure would be required to provide such advice. Customer is solely responsible for obtaining independent professional counsel before taking any action based on the Intelligence Output.

2.4. No Anti-Money-Laundering or Sanctions Compliance Function

The Services do not satisfy any Customer's obligations under the Bank Secrecy Act, the USA PATRIOT Act, the Anti-Money Laundering Act of 2020, the regulations of the Office of Foreign Assets Control, the Financial Crimes Enforcement Network, or any analogous foreign or state regulatory regime. Customers subject to such obligations remain solely responsible for designing, implementing, and operating an AML/CFT and sanctions compliance program meeting the applicable regulatory

standard. The Intelligence Output may be used as one input among many to a compliant program, but does not itself constitute such a program and shall not be held out as a substitute therefor.

2.5. No Attribution of Natural Persons at Retail

Entity Attribution delivered through the retail Quick Check, Deep Check, and Evidence Check tiers refers exclusively to institutional counterparties and shall not include personally identifiable information of any natural person. Identification of natural persons associated with a Wallet Address is available, if at all, solely through separately negotiated enterprise agreements under which the enterprise customer has established a documented Permissible Purpose satisfactory to JIL and has accepted heightened contractual and compliance obligations.

2.6. Best Efforts; No Guaranteed Outcome

JIL uses commercially reasonable efforts to produce accurate and timely Intelligence Output drawing on the best sources reasonably available to it. However, JIL does not and cannot guarantee that any Wallet Address flagged as low-risk is in fact legitimate, that any Wallet Address flagged as high-risk is in fact illegitimate, that any Entity Attribution is correct, or that any transaction graph is complete. Customer expressly acknowledges and accepts that the Services are advisory, not dispositive, and that Customer retains full responsibility for its own decisions whether to transact, accept payment from, or send funds to any counterparty.

ARTICLE III ACCOUNT REGISTRATION AND SECURITY

3.1. Eligibility

To establish an Account and use the Services, you represent and warrant that: (a) you are at least eighteen (18) years of age; (b) you possess the legal capacity to enter into a binding contract under the laws of your jurisdiction; (c) you are not a person or entity barred from receiving services under the laws of the United States, including without limitation any person listed on the Specially Designated Nationals and Blocked Persons List maintained by OFAC, any Sectoral Sanctions Identification list, any denied-persons list, any entity list, or any analogous list maintained by any other government; (d) you are not located, organized, or resident in a country or territory that is subject to comprehensive U.S. sanctions; and (e) you are not using the Services in violation of any Applicable Law or for any purpose prohibited by the Permissible Use Policy.

3.2. Registration Information

Customer shall provide accurate, current, and complete information during registration and shall promptly update such information to maintain its accuracy, currency, and completeness. JIL reserves the right to suspend or terminate any Account as to which the registration information is materially incomplete, inaccurate, or false, or as to which JIL is unable to verify identity to its reasonable satisfaction.

3.3. Credential Security

Customer is solely responsible for safeguarding its authentication credentials, including passwords, API keys, and multi-factor authentication tokens, and for all activities occurring under its Account, whether or not authorized by Customer. Customer shall notify JIL immediately of any actual or suspected unauthorized use of its Account or any other breach of security. JIL shall not be liable for any loss or damage arising from Customer's failure to comply with this Section.

3.4. Identity Verification and Enhanced Due Diligence

JIL may, at any time and in its sole discretion, require Customer to undergo identity verification, provide supporting documentation as to the nature of Customer's business or the intended use of the Services, or submit to enhanced due diligence, including without limitation where the volume, velocity, or subject matter of Customer's Checks suggests a heightened compliance, reputational, or legal risk. Failure or refusal to comply with any such request shall constitute grounds for immediate suspension or termination of the Account.

ARTICLE IV FEES, BILLING, AND PAYMENT PROCESSING

4.1. Pricing

Fees for the Services are set forth at the Platform and may be updated from time to time in JIL's sole discretion. Pricing changes shall apply prospectively only and shall not affect prepaid Subscriptions or prepaid Check packs until the expiration of the applicable billing period or pack utilization, whichever occurs first.

4.2. Payment Processing by Stripe

JIL has engaged Stripe, Inc. and its affiliates (collectively, "Stripe") as its primary payment processor. By submitting payment information to the Platform, you authorize JIL and Stripe to charge your designated payment method for the fees due. Your payment information is collected, processed, transmitted, and stored by Stripe in accordance with the Stripe Services Agreement and Stripe's privacy policy, each available at stripe.com. JIL does not itself retain full primary-account-number data

and is reliant on Stripe's PCI-DSS-compliant infrastructure for the security of payment data.

4.3. Authorization of Recurring Charges

If Customer elects a Subscription or auto-reload plan, Customer expressly authorizes JIL to initiate recurring charges against the designated payment method on each billing anniversary until the Subscription is affirmatively cancelled in accordance with this Agreement. Customer acknowledges that recurring charges will continue notwithstanding Customer's non-use of the Services.

4.4. Taxes

All fees are exclusive of any federal, state, local, or foreign sales, use, value-added, excise, gross receipts, or similar taxes or duties, and of any withholding obligations, all of which shall be the responsibility of Customer. If JIL is required by law to collect any such tax, the applicable amount shall be invoiced to and paid by Customer, unless Customer timely provides valid documentation of exemption satisfactory to JIL.

4.5. No Refunds; Non-Transferability

Except where required by Applicable Law or expressly stated herein, all fees are non-refundable, non-creditable, and non-transferable. Prepaid Checks not consumed within twelve (12) months of purchase shall expire without further notice and without refund. Subscription fees are not prorated upon mid-cycle cancellation. JIL may, in its sole discretion and as a matter of grace rather than right, issue refunds or service credits in exceptional circumstances.

4.6. Chargebacks and Disputed Charges

Customer shall contact JIL customer support at support@jilsovereign.com in the first instance regarding any billing inquiry. Initiation of a chargeback, payment reversal, or dispute with the issuing bank or card network in lieu of good-faith direct resolution shall, at JIL's discretion, constitute a material breach of this Agreement, entitle JIL to suspend the Account, impose a chargeback-handling fee not to exceed \$50 per instance, and pursue recovery of the disputed amount together with collection costs and attorneys' fees.

4.7. Past-Due Amounts

Any amount not paid when due shall bear interest at the lesser of one and one-half percent (1.5%) per month or the maximum rate permitted by Applicable Law, from the due date until paid in full. JIL may suspend the Services upon any past-due balance outstanding for more than ten (10) days after written notice, without thereby relieving Customer of its payment obligations.

ARTICLE V LICENSE GRANT AND USAGE RESTRICTIONS

5.1. Limited License to Use the Services

Subject to Customer's continuing compliance with this Agreement, JIL grants to Customer a limited, revocable, non-exclusive, non-transferable, non-sublicensable, personal license, during the Term, to access and use the Services solely for Customer's internal business or personal purposes and solely in accordance with the Permissible Use Policy. No other rights are granted by implication, estoppel, or otherwise.

5.2. License to Intelligence Output

JIL grants Customer a perpetual, non-exclusive, non-transferable, royalty-free license to use the Intelligence Output delivered in response to Customer's Checks for the lawful internal business or personal purpose for which the Check was procured, including without limitation for submission to a court of competent jurisdiction in the case of a CREB. Customer may not resell, relicense, redistribute, or make the Intelligence Output available to any third party except: (a) to Customer's legal counsel, auditors, and other bona fide professional advisors subject to duties of confidentiality; (b) as submitted evidence in a legal or administrative proceeding; or (c) as required by Applicable Law.

5.3. Prohibited Uses

In addition to the specific prohibitions set forth in the Permissible Use Policy, Customer shall not, and shall not permit any third party to:

- (a) reverse engineer, decompile, disassemble, or otherwise attempt to derive the source code, architecture, or underlying data of the Services, except to the limited extent such restriction is expressly prohibited by Applicable Law;
- (b) access or use the Services to build, train, validate, or benchmark any competing product, service, machine-learning model, or dataset;
- (c) scrape, crawl, spider, harvest, or systematically extract content or data from the Platform by automated or manual means, except through an API authenticated to Customer's Account in accordance with its documented rate limits;
- (d) resell, sublicense, rent, lease, time-share, or commercially exploit the Services or Intelligence Output, except as expressly permitted herein;
- (e) remove, alter, obscure, or circumvent any proprietary notice, watermark, cryptographic signature, or technical protection measure embedded in the Services or Intelligence Output;

- (f) use the Services in a manner that interferes with, disrupts, degrades, or imposes an unreasonable or disproportionately large load on JIL's infrastructure or that of any third-party service provider;
- (g) submit any content that is unlawful, defamatory, infringing, malicious, or that contains malware, exploits, or other harmful code;
- (h) use the Services in any manner that violates Applicable Law, including without limitation laws relating to export control, economic sanctions, data protection, privacy, stalking, harassment, unauthorized access to computer systems, wiretapping, or intercepting electronic communications; or
- (i) encourage, induce, or assist any third party to engage in any of the foregoing.

5.4. Rate Limits and Fair Use

All Services are subject to reasonable rate limits, volume caps, and fair-use thresholds as published at the Platform or in API documentation. JIL reserves the right to throttle, queue, or deny requests that exceed such thresholds, and to impose commercially reasonable overage fees. Systematic circumvention of rate limits is a material breach of this Agreement.

ARTICLE VI CUSTOMER CONTENT, DATA PROCESSING, AND PRIVACY

6.1. Ownership of Customer Content

As between the parties, Customer retains all right, title, and interest in and to the Customer Content. Customer grants to JIL a worldwide, non-exclusive, royalty-free, sublicensable license to access, use, reproduce, process, transmit, store, modify, create derivative works of, and display the Customer Content solely to the extent necessary to operate and improve the Services, generate Intelligence Output, comply with Applicable Law, enforce this Agreement, and preserve evidentiary integrity.

6.2. Aggregated and De-Identified Data

Customer acknowledges and agrees that JIL may create, maintain, use, and exploit aggregated, anonymized, or de-identified data derived from Customer Content, Intelligence Output, and Service usage, provided that such data does not identify Customer or any identifiable natural person. All such aggregated and de-identified data shall be the exclusive property of JIL, which may use it for any lawful purpose, including benchmarking, research, product development, publication, and commercialization, without any obligation of compensation or attribution to Customer.

6.3. Submission of Third-Party Wallet Addresses

Customer represents and warrants that Customer has the legal right to submit each Wallet Address submitted through the Services and that such submission does not violate Applicable Law, any contractual obligation of Customer, or the privacy rights of any third party. Customer acknowledges that blockchain addresses are public identifiers and that the analysis of public blockchain data does not generally give rise to privacy claims under U.S. law, but Customer remains solely responsible for determining the applicability of any foreign privacy law, including without limitation the General Data Protection Regulation, to its particular use case.

6.4. Retention

JIL shall retain Customer Content and Intelligence Output in accordance with the retention schedule published at the Platform, which may differ by Service tier. Evidence Check outputs, including CREBs, shall be retained for a minimum of fifteen (15) years from the date of issuance to support evidentiary re-issuance and authentication, or such longer period as may be required by Applicable Law or by the terms of a specific CourtChain anchoring commitment. Customer may request deletion of its Account and associated Customer Content in accordance with the Privacy Notice, subject to JIL's overriding retention obligations under Applicable Law, evidentiary commitments, and legitimate business needs.

6.5. Security

JIL maintains an information security program designed to protect Customer Content and Intelligence Output against unauthorized access, disclosure, alteration, and destruction, in accordance with industry standards and with JIL's then-current commitments under applicable compliance frameworks (which may include, without limitation, SOC 2 Type II, ISO 27001, and HITRUST CSF). However, no system of electronic transmission or storage is impervious to compromise, and JIL does not warrant absolute security. Customer is responsible for the security of its own systems, credentials, and endpoints.

6.6. Privacy Notice

JIL's collection, use, disclosure, and retention of personal information are further described in the Privacy Notice, available at the Platform, which is incorporated herein by reference.

ARTICLE VII INTELLECTUAL PROPERTY

7.1. JIL Intellectual Property

The Services, including without limitation all software, algorithms, models, databases, risk scores, attribution methodologies, signal definitions, user interfaces,

visual designs, documentation, trade dress, and the trademarks, service marks, trade names, logos, and brand identifiers of JIL and its affiliates (including “JIL Sovereign,” “JIL,” “CourtChain,” “WIE,” and “CREB”), are the exclusive property of JIL and its licensors and are protected by copyright, trademark, trade secret, patent (including the patent applications and issued patents comprising JIL's portfolio), and other intellectual property laws of the United States and other jurisdictions.

7.2. Reservation of Rights

All rights not expressly granted to Customer in this Agreement are reserved by JIL and its licensors. No implied license shall arise by estoppel or otherwise. Any unauthorized use of the Services or JIL's intellectual property constitutes a material breach of this Agreement and may subject Customer to civil and criminal liability.

7.3. Feedback

If Customer provides any suggestions, ideas, improvements, bug reports, or other feedback regarding the Services (“Feedback”), Customer hereby grants to JIL a perpetual, irrevocable, worldwide, royalty-free, fully paid-up, sublicensable, transferable license to use, reproduce, modify, distribute, and commercialize the Feedback, and any derivatives thereof, for any purpose, without attribution or compensation to Customer. Customer waives any moral rights in the Feedback to the maximum extent permitted by Applicable Law.

ARTICLE VIII DISCLAIMERS OF WARRANTY

8.1. “AS-IS” Services

<p>THE SERVICES, THE PLATFORM, AND ALL INTELLIGENCE OUTPUT ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITH ALL FAULTS, AND WITHOUT WARRANTY OF ANY KIND. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, JIL, ITS AFFILIATES, AND THEIR RESPECTIVE LICENSORS AND SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING WITHOUT LIMITATION ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, QUIET ENJOYMENT, ACCURACY, COMPLETENESS, CURRENCY, RELIABILITY, SECURITY, AVAILABILITY, OR OF A COURSE OF DEALING, COURSE OF PERFORMANCE, OR USAGE OF TRADE.</p>

8.2. No Warranty Regarding Counterparties

JIL does not warrant that any counterparty to any transaction is honest, solvent, compliant with Applicable Law, or legally capable of performing its obligations. A Check resulting in a low risk score or “clear” determination does not constitute a

recommendation, endorsement, or guarantee of the counterparty, and Customer's reliance thereon is at Customer's sole risk.

8.3. No Warranty Regarding Admissibility

While JIL designs Evidence Checks and CREBs with the intent of meeting the technical criteria for self-authentication under Federal Rule of Evidence 902(14) and analogous state rules, JIL makes no warranty that any particular court, tribunal, or arbitrator will accept, admit, or afford any particular weight to a CREB or Attestation. Rules of evidence are the province of courts, subject to judicial discretion, objections, and jurisdictional variation. Customer is responsible for engaging qualified legal counsel to authenticate and introduce any evidentiary product in a manner compliant with the applicable rules.

8.4. Third-Party Data and Services

The Services incorporate data and functionality derived from or provided by third-party sources, including public blockchain nodes, sanctions-list publishers, scam databases, and commercial data providers. JIL makes no warranty regarding the accuracy, completeness, or availability of such third-party sources, and disclaims all liability arising from errors, omissions, or unavailability thereof.

8.5. Statutory Exceptions

Some jurisdictions do not allow the disclaimer of certain warranties. To the extent such disclaimers are unenforceable in Customer's jurisdiction, the disclaimers set forth herein shall apply to the maximum extent permitted by Applicable Law, and any non-disclaimable warranty shall be limited in duration to the minimum period permitted by Applicable Law.

ARTICLE IX LIMITATION OF LIABILITY

9.1. Exclusion of Indirect Damages

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL JIL, ITS AFFILIATES, OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, OR SUPPLIERS BE LIABLE TO CUSTOMER OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOST PROFITS, LOST REVENUES, LOST DATA, LOST BUSINESS OPPORTUNITY, DIMINUTION IN VALUE, BUSINESS INTERRUPTION, LOSS OF GOODWILL, COST OF SUBSTITUTE GOODS OR SERVICES, OR ANY OTHER INDIRECT DAMAGES, HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE AND STRICT

LIABILITY), STATUTE, OR OTHERWISE, AND WHETHER OR NOT JIL HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

9.2. Cap on Direct Damages

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE TOTAL CUMULATIVE LIABILITY OF JIL, ITS AFFILIATES, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, AND SUPPLIERS ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE SERVICES, WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE AND STRICT LIABILITY), STATUTE, OR OTHERWISE, SHALL NOT EXCEED THE GREATER OF: (A) THE AMOUNT ACTUALLY PAID BY CUSTOMER TO JIL FOR THE SPECIFIC SERVICE GIVING RISE TO THE CLAIM DURING THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE EVENT FIRST GIVING RISE TO THE CLAIM; OR (B) ONE HUNDRED UNITED STATES DOLLARS (\$100 USD).

9.3. Essential Purpose; Allocation of Risk

The parties acknowledge that the limitations of liability set forth in this Article IX are an essential element of the bargain between them, that the fees charged by JIL reflect such allocation of risk, and that the Services would not be provided absent such limitations. The limitations shall apply notwithstanding the failure of any limited remedy to achieve its essential purpose.

9.4. Exceptions

Nothing in this Agreement excludes or limits liability for: (a) death or personal injury caused by a party's negligence; (b) fraud or fraudulent misrepresentation; (c) Customer's payment obligations under Article IV; (d) Customer's indemnification obligations under Article XII; (e) Customer's infringement or misappropriation of JIL's intellectual property rights; (f) Customer's breach of Article V (License), Article VII (Intellectual Property), or the Permissible Use Policy; or (g) any other liability that cannot be excluded or limited by Applicable Law.

9.5. Statute of Limitations

Any claim, cause of action, or dispute arising out of or related to this Agreement or the Services must be commenced within one (1) year after the cause of action accrues, or shall be forever barred. This contractual limitation period shall apply to the maximum extent permitted by Applicable Law.

ARTICLE X INDEMNIFICATION

10.1. Indemnification by Customer

Customer shall defend, indemnify, and hold harmless JIL, its affiliates, and their respective officers, directors, employees, agents, licensors, and suppliers from and against any and all claims, demands, actions, suits, proceedings, investigations, losses, damages, liabilities, judgments, settlements, penalties, fines, costs, and expenses (including reasonable attorneys' fees, expert-witness fees, and court costs) (collectively, "Losses") arising out of or relating to: (a) Customer's access to or use of the Services; (b) the Customer Content; (c) any breach or alleged breach by Customer of this Agreement, the Permissible Use Policy, or any representation or warranty herein; (d) Customer's violation of Applicable Law; (e) Customer's infringement or misappropriation of any third-party right, including without limitation rights of privacy, publicity, intellectual property, or contractual rights; (f) Customer's use of the Intelligence Output in violation of the FCRA, GLBA, ECOA, state consumer-reporting laws, state privacy laws, or any other Applicable Law; and (g) any dispute between Customer and a third party arising from a transaction, determination, or inference that was informed, in whole or in part, by the Intelligence Output.

10.2. Procedure

JIL shall provide Customer with prompt written notice of any claim for which indemnification is sought; provided that failure to provide such notice shall not relieve Customer of its obligations hereunder except to the extent Customer is materially prejudiced thereby. JIL shall have the right, at its option, to assume and control the defense and settlement of any such claim with counsel of its choosing, at Customer's expense, or to cooperate with Customer in such defense. Customer shall not settle any claim without JIL's prior written consent if such settlement would impose any obligation or liability on JIL, include any admission of wrongdoing, or fail to include a full release of JIL.

10.3. Sole Remedy for IP Claims

In the event of a third-party claim that the Services, when used in accordance with this Agreement, infringe or misappropriate any intellectual property right, JIL may, at its option: (a) procure the right for Customer to continue using the Services; (b) modify the Services to eliminate the alleged infringement; or (c) terminate the affected Services and refund the prepaid, unused portion of the fees therefor. The foregoing states JIL's sole and exclusive liability, and Customer's sole and exclusive remedy, for any claim of infringement or misappropriation.

ARTICLE XI TERM AND TERMINATION

11.1. Term

This Agreement shall commence on the date Customer first accepts these Terms and shall continue until terminated in accordance with this Article XI (the "Term"). Subscriptions shall automatically renew for successive periods equal in length to the initial Subscription period unless cancelled by Customer prior to the applicable renewal date.

11.2. Termination for Convenience by Customer

Customer may terminate this Agreement at any time by cancelling all active Subscriptions, ceasing all use of the Services, and closing its Account through the Platform or by written notice to JIL. Termination shall be effective at the end of the then-current billing period. Customer shall not be entitled to any refund of prepaid fees upon termination for convenience, except as expressly required by Applicable Law.

11.3. Termination or Suspension by JIL

JIL may, in its sole discretion and without liability, suspend or terminate Customer's Account and access to the Services, in whole or in part, effective immediately upon notice, upon any of the following: (a) Customer's material breach of this Agreement or the Permissible Use Policy; (b) JIL's reasonable suspicion of Customer's misuse of the Services, including without limitation any use for stalking, harassment, unauthorized surveillance, FCRA-regulated decisioning, or in violation of sanctions laws; (c) an order, instruction, or request of any governmental, judicial, or regulatory authority; (d) Customer's insolvency, bankruptcy, assignment for the benefit of creditors, or appointment of a receiver; (e) a chargeback, payment reversal, or collection failure; or (f) a material risk to the security, availability, or integrity of the Services.

11.4. Effect of Termination

Upon termination: (a) all rights and licenses granted to Customer shall immediately cease; (b) Customer shall promptly cease all access to and use of the Services; (c) any outstanding fees shall become immediately due and payable; and (d) except as required by Applicable Law or JIL's retention commitments, JIL may delete Customer Content and Account data in accordance with its then-current retention policy.

11.5. Survival

The following provisions shall survive the expiration or termination of this Agreement: Article I (Definitions), Sections 2.2 and 2.3 and 2.4, Article IV (as to amounts owed), Sections 5.2, 5.3, Article VI (as to retained data and aggregated data), Article VII (Intellectual Property), Article VIII (Disclaimers), Article IX (Limitation of Liability), Article X (Indemnification), this Section 11.5, Article XIII (Dispute Resolution), Article XIV (Miscellaneous), and any other provision that by its nature is intended to survive.

ARTICLE XII COMPLIANCE WITH LAWS AND GOVERNMENT REQUESTS

12.1. Export Controls and Sanctions

The Services may be subject to export control laws of the United States, including without limitation the Export Administration Regulations administered by the U.S. Department of Commerce, Bureau of Industry and Security, and the sanctions regulations administered by OFAC. Customer shall comply with all such laws and shall not export, re-export, release, transfer, or make accessible the Services, directly or indirectly, to any person or destination prohibited by such laws. Customer represents and warrants that it is not a restricted party and is not acting on behalf of a restricted party.

12.2. Government and Legal Requests

JIL may disclose Customer Content, Intelligence Output, and Account information to governmental, law enforcement, judicial, arbitral, or regulatory authorities pursuant to subpoena, court order, warrant, lawful administrative demand, or other legal process, or where JIL determines in good faith that such disclosure is necessary to comply with Applicable Law, protect the safety of any person, prevent fraud or abuse, or protect JIL's rights and property. Where legally permitted, JIL will make reasonable efforts to notify Customer of a third-party legal request before disclosure.

12.3. Anti-Corruption

Each party shall comply with the U.S. Foreign Corrupt Practices Act, the UK Bribery Act 2010, and all other applicable anti-corruption, anti-bribery, and anti-money-laundering laws. Neither party shall offer, promise, give, request, agree to receive, or accept any undue financial or other advantage, directly or indirectly, in connection with this Agreement.

ARTICLE XIII DISPUTE RESOLUTION; ARBITRATION; CLASS ACTION WAIVER

13.1. Informal Resolution

The parties shall attempt in good faith to resolve any dispute, claim, or controversy arising out of or relating to this Agreement or the Services (a "Dispute") informally by written notice to the other party describing the Dispute and proposed resolution. The parties shall negotiate in good faith for a period of sixty (60) days before commencing any formal proceeding.

13.2. Binding Arbitration

ANY DISPUTE NOT RESOLVED UNDER SECTION 13.1 SHALL BE FINALLY RESOLVED BY BINDING ARBITRATION ADMINISTERED BY JAMS PURSUANT TO ITS STREAMLINED ARBITRATION RULES AND PROCEDURES (OR, FOR DISPUTES EXCEEDING \$250,000 IN AGGREGATE, ITS COMPREHENSIVE ARBITRATION RULES AND PROCEDURES), AS EACH MAY BE AMENDED FROM TIME TO TIME. THE ARBITRATION SHALL BE CONDUCTED BY A SINGLE ARBITRATOR IN DALLAS, TEXAS, OR REMOTELY BY VIDEO CONFERENCE AT CUSTOMER'S ELECTION, AND CONDUCTED IN THE ENGLISH LANGUAGE. THE ARBITRATOR'S AWARD SHALL BE FINAL AND BINDING, AND JUDGMENT MAY BE ENTERED THEREON IN ANY COURT OF COMPETENT JURISDICTION.

13.3. Class Action Waiver

CUSTOMER AND JIL EACH AGREE THAT DISPUTES SHALL BE BROUGHT ONLY IN THEIR INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF, CLAIMANT, OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR SHALL NOT HAVE THE AUTHORITY TO CONSOLIDATE THE CLAIMS OF MORE THAN ONE CLAIMANT OR TO PRESIDE OVER ANY FORM OF A CLASS, COLLECTIVE, OR REPRESENTATIVE PROCEEDING. IF THIS CLASS ACTION WAIVER IS FOUND TO BE UNENFORCEABLE, THEN THE ENTIRETY OF SECTION 13.2 SHALL BE DEEMED NULL AND VOID, BUT THE REMAINDER OF THIS AGREEMENT SHALL REMAIN IN FULL FORCE AND EFFECT.

13.4. Opt-Out Right

Customer may opt out of the arbitration and class-action-waiver provisions of this Article XIII by providing written notice to JIL at legal@jilsovereign.com within thirty (30) days of first accepting these Terms. The notice must include Customer's name, Account identifier, mailing address, and a clear statement that Customer wishes to opt out. Timely opt-out shall not affect any other provision of this Agreement.

13.5. Equitable Relief; Small Claims; IP Claims

Notwithstanding the foregoing, either party may: (a) seek interim or preliminary equitable relief from a court of competent jurisdiction to protect its intellectual property, Confidential Information, or to prevent irreparable harm; (b) bring an action in small-claims court if the Dispute qualifies; or (c) bring a claim of intellectual property infringement in federal court.

13.6. Governing Law

This Agreement, and all Disputes hereunder, shall be governed by and construed in accordance with the laws of the State of Delaware, without regard to its conflict-of-laws principles, and, to the extent applicable, the Federal Arbitration Act. The

United Nations Convention on Contracts for the International Sale of Goods shall not apply.

13.7. Exclusive Venue

Subject to Article XIII, the parties consent to the exclusive jurisdiction and venue of the state and federal courts located in Dallas County, Texas for any permitted judicial proceeding, and waive any objection to such forum on the grounds of inconvenience, improper venue, or lack of jurisdiction.

ARTICLE XIV MISCELLANEOUS

14.1. Entire Agreement

This Agreement, together with the Permissible Use Policy, the Privacy Notice, and any order form or enterprise agreement executed by the parties, constitutes the entire agreement between the parties regarding the subject matter hereof and supersedes all prior or contemporaneous communications, representations, and agreements, whether oral or written.

14.2. Amendment

JIL may amend this Agreement by posting a revised version on the Platform. Material changes shall be communicated to Customer by reasonable means, which may include email or in-Platform notice, and shall become effective no earlier than fifteen (15) days after posting. Customer's continued use of the Services after the effective date constitutes acceptance. No amendment by Customer shall be binding on JIL unless signed by a duly authorized officer of JIL.

14.3. Assignment

Customer may not assign, delegate, or transfer this Agreement, in whole or in part, by operation of law or otherwise, without JIL's prior written consent. Any purported assignment in violation of this Section shall be void. JIL may freely assign or transfer this Agreement without restriction, including in connection with a merger, acquisition, reorganization, or sale of assets. Subject to the foregoing, this Agreement shall bind and inure to the benefit of the parties and their permitted successors and assigns.

14.4. Notices

Notices to JIL shall be in writing and sent to: JIL Sovereign Technologies, Inc., Attention: Legal Department, [mailing address], with a copy to legal@jilsovereign.com. Notices to Customer shall be sent to the email address associated with Customer's Account or to such other address as Customer may

designate. Notice shall be deemed given: (a) upon confirmed electronic delivery, if by email; (b) upon actual receipt, if by personal delivery; or (c) three (3) business days after deposit in the U.S. mail, postage prepaid, certified or registered, return receipt requested.

14.5. Force Majeure

Neither party shall be liable for any failure or delay in performance (other than payment obligations) caused by events beyond its reasonable control, including without limitation acts of God, war, terrorism, civil unrest, pandemic, governmental action, labor dispute, internet or telecommunications outage, blockchain reorganization, denial-of-service attack, or third-party service provider failure.

14.6. Independent Contractors

The parties are independent contractors. Nothing in this Agreement shall be construed to create a partnership, joint venture, agency, employment, or fiduciary relationship between the parties.

14.7. No Third-Party Beneficiaries

This Agreement is for the sole benefit of the parties and their permitted successors and assigns. Nothing herein, express or implied, is intended to confer upon any other person or entity any legal or equitable right, benefit, or remedy of any nature whatsoever, except that JIL's affiliates and licensors are intended third-party beneficiaries of Articles VII, VIII, IX, and X.

14.8. Severability

If any provision of this Agreement is held to be invalid, illegal, or unenforceable in any jurisdiction, such invalidity, illegality, or unenforceability shall not affect the validity of the remaining provisions in such jurisdiction or the validity of any provision in any other jurisdiction, and the provision shall be deemed modified to the minimum extent necessary to render it enforceable while preserving the parties' original intent.

14.9. Waiver

No waiver of any provision of this Agreement shall be effective unless in writing and signed by the waiving party. No failure or delay by either party in exercising any right, power, or remedy hereunder shall operate as a waiver thereof.

14.10. Electronic Communications and Signatures

Customer consents to receive communications from JIL in electronic form and agrees that such electronic communications satisfy any legal requirement that communications be in writing. Electronic signatures, including click-through acceptances, shall be valid and binding to the same extent as handwritten

signatures, consistent with the Electronic Signatures in Global and National Commerce Act, 15 U.S.C. § 7001 et seq., and the Uniform Electronic Transactions Act.

14.11. Headings; Counterparts; Language

Headings are for reference only and do not affect interpretation. This Agreement may be accepted in counterparts, each of which shall be deemed an original. The English-language version of this Agreement shall be controlling in all respects. Any translation is provided for convenience only.

14.12. Contact Information

JIL Sovereign Technologies, Inc., a Delaware corporation. General inquiries: support@jilsovereign.com. Legal notices: legal@jilsovereign.com. Security incidents: security@jilsovereign.com. Abuse reports and wallet-flag disputes: disputes@jilsovereign.com.

PERMISSIBLE USE POLICY

Governing Authorized and Prohibited Uses of the JIL Sovereign Platform

JIL SOVEREIGN TECHNOLOGIES, INC.

a Delaware corporation

Effective Date: [●], 2026 | Version: 1.0

INTRODUCTION

This Permissible Use Policy (“PUP” or “Policy”) governs the scope of authorized and prohibited uses of the Services offered by JIL Sovereign Technologies, Inc. (“JIL”). It is incorporated by reference into and forms an integral part of the Terms of Service. Capitalized terms not otherwise defined herein shall have the meanings set forth in the Terms of Service. In the event of any conflict between this Policy and the Terms of Service, this Policy shall control with respect to the subject matter addressed herein.

The Services are informational risk-assessment tools. They are not consumer-reporting products, investigative-consumer-reporting products, or any other regulated financial product. The scope and limits of permitted use are designed to preserve the Services' informational character and to protect Customers, third parties, and the integrity of the Platform from misuse. JIL strictly enforces this Policy.

ARTICLE I PERMITTED USES

1.1. General Permitted Uses

Subject to the restrictions in Article II and compliance with the Terms of Service and Applicable Law, Customers may use the Services for the following purposes, among other lawful informational purposes:

- (a) Counterparty risk screening prior to entering a transaction, including sending or receiving cryptocurrency, accepting payment for goods or services, or executing a peer-to-peer transfer;
- (b) Internal fraud-prevention and loss-prevention analysis for a Customer's own business, including merchant, exchange, marketplace, or payment-service operations;
- (c) Due-diligence inquiries conducted by or under the supervision of licensed attorneys, certified public accountants, certified fraud examiners, chartered

financial analysts, or similarly qualified professionals, in connection with a bona fide professional engagement;

- (d) Sanctions-list screening as one input among many into a Customer's compliance program (subject to Section 2.4 of the Terms of Service);
- (e) Evidence development in civil litigation, arbitration, probate, bankruptcy, divorce, or similar proceedings, including for the purpose of introducing a CREB as self-authenticating evidence under applicable rules;
- (f) Research, journalism, and academic inquiry into blockchain activity, provided that outputs are not used to harass, stalk, or threaten any identifiable natural person;
- (g) Recovery of judgment creditors' assets where the underlying judgment has been lawfully obtained and remains enforceable;
- (h) Insurance underwriting of crypto-native risks (not consumer insurance underwriting regulated by the FCRA);
- (i) Bankruptcy-trustee investigation and asset-tracing functions;
- (j) Qui tam, False Claims Act, and similar whistleblower-assisted proceedings subject to applicable pleading and confidentiality rules;
- (k) Such other lawful business, professional, or personal informational purposes not expressly prohibited by Article II.

ARTICLE II STRICTLY PROHIBITED USES

The following uses are **strictly prohibited**. Any use of the Services for a prohibited purpose constitutes a material breach of the Terms of Service, results in immediate account termination without refund, may be reported to law enforcement and regulatory authorities, and exposes the violator to civil and criminal liability.

2.1. Consumer-Reporting and Eligibility Decisions

Customer shall not use the Services, or any Intelligence Output, in whole or in part, as a factor in:

- (a) establishing a consumer's eligibility for credit or insurance to be used primarily for personal, family, or household purposes;
- (b) employment decisions, including hiring, promotion, reassignment, discipline, or termination;
- (c) tenant screening, residential leasing, or housing determinations;
- (d) the issuance, denial, or revocation of a government license, benefit, or permit;
- (e) educational admissions or scholarship determinations;

- (f) any other purpose authorized or regulated by Section 604 of the FCRA, the Equal Credit Opportunity Act, the Fair Housing Act, the Americans with Disabilities Act, or analogous state or foreign laws.

This prohibition applies regardless of whether the Customer is itself a financial institution, employer, landlord, insurer, educational institution, or government agency, and applies equally to Customers that intend to make such determinations directly and to those that intend to furnish Intelligence Output to a third party that will make such determinations.

2.2. Stalking, Harassment, and Doxxing

Customer shall not use the Services to:

- (a) track, locate, monitor, or surveil any natural person without such person's informed written consent, other than as lawfully conducted by a licensed private investigator or law enforcement agency in the ordinary course of such engagement;
- (b) compile, aggregate, publish, disseminate, or threaten to disseminate information tending to identify, locate, or embarrass a natural person ("doxxing"), whether on social media, internet forums, news outlets, messaging platforms, or otherwise;
- (c) engage in harassment, intimidation, cyberbullying, cyberstalking, threats of violence, or incitement to violence, against any natural person, whether under the laws of the United States or of any other jurisdiction;
- (d) facilitate intimate-partner surveillance, stalking, or abuse, including use of the Services by an actual or suspected perpetrator of domestic violence to monitor a victim's financial activity;
- (e) identify, locate, or target individual participants in lawful political, religious, sexual-orientation, gender-identity, labor-organizing, or advocacy activities.

2.3. Unauthorized Identification of Natural Persons

Customer shall not attempt to circumvent the retail-tier limitation against attribution to natural persons, including by submitting multiple correlated Wallet Addresses, by combining Intelligence Output with external datasets (including leaked databases, scraped social media, or commercial identity-resolution services) for the purpose of re-identifying a natural person, or by engineering queries designed to infer identity through elimination. Customers requiring legitimate natural-person attribution for a Permissible Purpose under Applicable Law must contact JIL to discuss enterprise licensing, which requires independent verification of the Permissible Purpose, enhanced contractual protections, and compliance-program attestations.

2.4. Unlawful and Criminal Purposes

Customer shall not use the Services:

- (a) to facilitate, plan, or conceal any money laundering, terrorist financing, proliferation financing, sanctions evasion, tax evasion, securities fraud, wire fraud, mail fraud, identity theft, or other criminal offense;
- (b) to structure transactions to evade currency-transaction reporting thresholds or Bank Secrecy Act obligations;
- (c) to facilitate, plan, or conceal the bribery of any public official, domestic or foreign, or to violate the U.S. Foreign Corrupt Practices Act, the UK Bribery Act, or analogous anti-corruption laws;
- (d) to engage in human trafficking, child sexual exploitation, or the facilitation of either, whether on-chain or off-chain;
- (e) to transact with or for the benefit of persons, entities, or regions subject to comprehensive U.S. sanctions, or to provide material support to designated terrorist organizations;
- (f) to obtain unauthorized access to any computer system, network, or account, or to engage in “hacking,” malware distribution, ransomware operation, or similar offenses;
- (g) to violate any court order, protective order, restraining order, subpoena, or injunction;
- (h) for any other purpose prohibited by Applicable Law.

2.5. Competitive, Derivative, and Extractive Uses

Customer shall not:

- (a) use the Services to build, train, validate, benchmark, or otherwise develop any competing product, service, machine-learning model, dataset, or signal library;
- (b) reverse engineer, decompile, or attempt to derive the Services' source code, proprietary algorithms, signal definitions, or attribution methodology;
- (c) systematically extract, scrape, or accumulate Intelligence Output for the purpose of creating a derivative data product or database;
- (d) resell, relicense, sublicense, syndicate, or commercially redistribute the Intelligence Output except as expressly permitted by Section 5.2 of the Terms of Service;
- (e) operate a white-label or passthrough service built on the Services without a separately negotiated written enterprise agreement with JIL.

2.6. Market Manipulation and Defamatory Use

Customer shall not use the Intelligence Output to: (a) manipulate markets, including by publishing false or misleading statements about a token, wallet, or issuer; (b)

engage in pump-and-dump, wash-trading, or front-running schemes; (c) make defamatory public statements about any identifiable person or entity that exceed the scope and qualifications of the underlying Intelligence Output (for example, asserting that a wallet is definitively fraudulent where the Intelligence Output indicates elevated risk but not confirmed wrongdoing); or (d) coerce, extort, or blackmail any person through threatened disclosure of Intelligence Output.

2.7. Privacy-Regulated Uses

Customer shall not use the Services in a manner that would cause JIL to become a “data broker” within the meaning of state data-broker-registration statutes, including without limitation those of California, Vermont, Texas, and Oregon, without JIL's express prior written consent. Customer shall comply with the General Data Protection Regulation, the UK GDPR, and any other Applicable Law governing the processing of personal data of persons located in jurisdictions outside the United States, and shall not submit queries to JIL that would require JIL to process personal data of such persons in violation of such laws.

2.8. Child-Related Uses

Customer shall not use the Services to investigate, monitor, track, or target any person Customer knows or reasonably should know to be under the age of eighteen (18), except (a) by a parent or legal guardian investigating potential exploitation of that child, (b) by law enforcement acting in accordance with Applicable Law, or (c) by a licensed child-protective-services agency.

ARTICLE III REPRESENTATIONS, WARRANTIES, AND COVENANTS

3.1. Use-Case Representations at Submission

At the time of each Check submission, and continuously thereafter, Customer represents, warrants, and covenants that: (a) the Check is being submitted for a use permitted by Article I of this Policy; (b) the Check is not being submitted for any use prohibited by Article II of this Policy; (c) Customer has the legal right to submit the Wallet Address; (d) Customer will not use the Intelligence Output for any prohibited purpose; and (e) the information Customer has provided to JIL regarding its identity, organizational affiliation, and intended use is accurate and not misleading.

3.2. Enterprise Use Attestations

Enterprise Customers, and any Customer requesting heightened Intelligence Output including natural-person attribution, shall execute a separate written agreement with JIL, setting forth additional representations, warranties, audit rights, data-use restrictions, and compliance-program attestations. Nothing in this Policy shall be

construed to authorize heightened Intelligence Output in the absence of such separately executed agreement.

3.3. Ongoing Cooperation

Customer shall promptly respond to reasonable inquiries from JIL regarding Customer's use of the Services, including in response to compliance audits, third-party complaints, dispute investigations, or governmental inquiries. Failure to cooperate in good faith shall constitute a material breach.

ARTICLE IV ENFORCEMENT, MONITORING, AND DISPUTE MECHANISMS

4.1. Monitoring

JIL may, but is not obligated to, monitor Customer use of the Services for compliance with this Policy, including through automated anomaly detection, volumetric analysis, query-pattern review, and cross-referencing of publicly available information. The fact that JIL may not detect or act upon a violation does not constitute a waiver of any right under this Policy.

4.2. Suspension and Termination for Violations

JIL may, in its sole discretion and without prior notice, suspend or terminate Customer's Account, withhold pending Intelligence Output, refuse to issue refunds, and pursue all available legal remedies, upon any actual or reasonably suspected violation of this Policy. JIL's remedies are cumulative and not exclusive.

4.3. Reporting to Authorities

JIL reserves the right, and in certain cases shall have the obligation, to report suspected criminal conduct or violations of Applicable Law to competent law enforcement, regulatory, and judicial authorities, including without limitation the Federal Bureau of Investigation, the Financial Crimes Enforcement Network, the Department of Justice, the Federal Trade Commission, and state attorneys general. JIL may preserve and disclose Customer Content and Intelligence Output in support of such reporting, consistent with Applicable Law.

4.4. Wallet-Owner Dispute and Remediation Process

A person or entity who believes in good faith that a Wallet Address attributed to, or flagged by, JIL has been misattributed or mischaracterized may submit a dispute to disputes@jilsovereign.com. The submission shall include: (a) the Wallet Address at issue; (b) the specific aspect of Intelligence Output the submitter seeks to dispute; (c) documentary evidence supporting the dispute, including, where applicable, proof of ownership or control of the Wallet Address by means of a cryptographically signed

message or equivalent; and (d) the submitter's contact information. JIL shall acknowledge receipt within ten (10) business days, review the submission in good faith, and communicate its resolution, which may include correction, annotation, or no change, within thirty (30) business days of receipt of a complete submission. JIL's determination shall be final, subject only to the parties' rights under the Terms of Service.

4.5. No Guarantee of Remediation

JIL makes no representation or warranty that any particular dispute will be resolved in a particular manner, that Intelligence Output will be modified in response to a dispute, or that cached or previously delivered Intelligence Output can be retracted from third-party possession. Remedies available through this Policy are limited to prospective modification of JIL's own systems.

ARTICLE V ADDITIONAL DEFINITIONS; INTERPRETATION

5.1. Permissible Purpose

For purposes of this Policy, "Permissible Purpose" means a purpose that is (a) lawful under all Applicable Laws of the jurisdictions relevant to the Customer, the subject of the Check, and JIL; (b) not within the scope of any prohibition set forth in Article II hereof; and (c) supported by a bona fide, documented business, professional, or personal need, the nature of which Customer is prepared to substantiate upon JIL's reasonable request.

5.2. Construction

Ambiguities in this Policy shall be resolved in favor of the interpretation that is most protective of natural persons who may be the indirect subject of a Check. Enumerations of prohibited uses in Article II are illustrative and not exhaustive; conduct substantially similar to enumerated prohibitions is likewise prohibited.

5.3. Relationship to Terms of Service

This Policy supplements and does not supersede the Terms of Service. Violation of this Policy constitutes a material breach of the Terms of Service, and the remedies, indemnities, and limitations of the Terms of Service apply to such violation.

5.4. Effective Date; Amendment

This Policy is effective as of the date set forth on the cover page and may be amended by JIL in accordance with Section 14.2 of the Terms of Service.

ACKNOWLEDGMENT

BY ACCESSING OR USING THE SERVICES, CUSTOMER ACKNOWLEDGES THAT CUSTOMER HAS READ THESE TERMS OF SERVICE AND THE PERMISSIBLE USE POLICY IN THEIR ENTIRETY, UNDERSTANDS THEIR CONTENTS, AND AGREES TO BE LEGALLY BOUND BY EACH OF THEIR PROVISIONS, INCLUDING WITHOUT LIMITATION THE BINDING ARBITRATION CLAUSE, THE CLASS ACTION WAIVER, THE LIMITATIONS OF LIABILITY, AND THE DISCLAIMERS OF WARRANTY.

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