END USER TERMS OF SERVICE

Sora Bridge · Last updated: 01.10.2026
Version 1.0

1. Introduction and Acceptance

1.1 Parties and Scope

Parties and Scope. These End User Terms of Service ("Agreement" or "Terms") constitute a legally binding agreement between you ("End User," "you," or "your") and Sora Bridge Limited, a Hong Kong private company limited by shares, having its registered office at Flat/Rm D10, 9/F, Camelpaint Building Block 2, 62 Hoi Yuen Road, Kwun Tong, Hong Kong (collectively, "Sora Bridge," "Company," "we," "us," or "our"), governing your access to and use of the Client website at https://sora-bridge.io/ (the "Site"), application Sora Bridge (the "App"), and all services provided or facilitated thereby (collectively, the "Platform" or "Services").

1.2 Acceptance

By creating an account ("Account"), accessing the Platform, clicking "I Accept," checking any acceptance box, or otherwise manifesting assent, you: (a) acknowledge that you have read, understood, and agree to be bound by this Agreement; (b) represent that you have the legal capacity and authority to enter into this Agreement; (c) acknowledge that certain financial services accessed through the Platform rely on financial services infrastructure provided by BUYEASY TECHNOLOGY CO., LTD, our sole Infrastructure Partner, as described in Section 2; and (d) agree to the fees and the applicable tariff set out in Section 6. If you do not agree to these Terms, you must immediately cease all access to and use of the Platform.

1.3 Eligibility

You may use the Platform only if you: (a) are at least eighteen (18) years of age or the age of majority in your jurisdiction, whichever is greater; (b) have full legal capacity to enter into binding contracts; (c) are not prohibited from using the Platform under any applicable law, regulation, or order; (d) are not located in, organized under the laws of, or a resident of any jurisdiction subject to comprehensive economic sanctions; and (e) have not previously been suspended or removed from the Platform.

1.4 Entity Accounts

If you are opening an Account on behalf of a corporation, limited liability company, partnership, trust, or other legal entity, you represent and warrant that: (a) you are a duly authorized representative with full authority to bind the entity to this Agreement; (b) the entity is duly organized, validly existing, and in good standing under applicable law; (c) all information provided about the entity is accurate, current, and complete; and (d) you will maintain such authority throughout the term of this Agreement.

1.5 DISPUTE RESOLUTION NOTICE

THIS AGREEMENT CONTAINS PROVISIONS GOVERNING HOW DISPUTES ARE RESOLVED, INCLUDING SECTION 17 REGARDING GOVERNING LAW, JURISDICTION, AND (WHERE APPLICABLE) ARBITRATION. PLEASE READ SECTION 17 CAREFULLY.

1.6 Platform Operator (Client)

Sora Bridge Limited operates the Sora Bridge Platform as the Client and your primary contracting party under this Agreement. References to "we," "us," or "our" in this Agreement mean Sora Bridge Limited operating the Platform, except where the context clearly refers to the Infrastructure Partner

or Technology Provider as described in Section 2.

1.7 Third-Party Beneficiary

BUYEASY TECHNOLOGY CO., LTD is an intended third-party beneficiary of this Agreement with respect to your compliance with use restrictions, prohibited activities, and obligations that protect the integrity of the financial services infrastructure accessed through the Platform. BUYEASY may enforce such provisions directly against you to the fullest extent permitted by applicable law.

2. Platform Nature and Service Model

2.1 Platform Operator

Sora Bridge Limited operates the Sora Bridge Platform at https://sora-bridge.io/ and through application Sora Bridge (collectively, the "Platform"). We provide the front-end, user interface, and customer relationship through which you access the Services. We require you to complete identity and business verification before accessing financial services and have integrated our onboarding flow with the Infrastructure Partner's verification process.

2.2 Technology Layer

Platform technology is provided by SquareFi Inc., a Delaware corporation ("Technology Provider"). SquareFi provides the technology layer only. SquareFi is not a financial institution, does not hold financial services licenses, and does not provide regulated financial services to you.

2.3 Financial Infrastructure and Regulated Activity

Financial services infrastructure and regulated financial services accessed through the Platform are provided by BUYEASY TECHNOLOGY CO., LTD, a company incorporated in Ontario, Canada (the "Infrastructure Partner"), our sole Infrastructure Partner. The Infrastructure Partner is registered with the Financial Transactions and Reports Analysis Centre of Canada ("FINTRAC") as a money services business (registration No. M23877619) and with the Bank of Canada as a payment service provider under the Retail Payment Activities Act ("RPAA") (PSP entity ID RPS0014827). Regulated activity --- including operations infrastructure, anti-money laundering ("AML") compliance and monitoring, and final onboarding decisions --- is performed by the Infrastructure Partner and, where applicable, its licensed partners. The Infrastructure Partner does not have a direct contractual relationship with you unless required by applicable law.

2.4 KYC and KYB Verification

Know Your Customer ("KYC") and Know Your Business ("KYB") verification checks and final onboarding decisions are performed by the Infrastructure Partner --- not by us. You submit Customer Information through the Platform; we transmit it to the Infrastructure Partner's verification flow (including identity verification tools such as Sumsub). The Infrastructure Partner determines verification outcomes and may approve, reject, suspend, or terminate access based on verification and compliance results.

2.5 Services

Subject to eligibility and applicable law, the Services may include: (a) fiat and digital-asset accounts in supported currencies; (b) payment initiation and receipt over domestic and cross-border payment rails; (c) foreign-exchange conversion; and (d) fiat and stablecoin on/off-ramp. We do not provide deposit-taking banking, lending, investment advisory, broker-dealer, or insurance services, and nothing in this Agreement constitutes investment, legal, or tax advice.

2.6 Your Relationship with Us

We remain your primary point of contact for the Platform and Level 1 support. We do not ourselves perform regulated financial services, final KYC/KYB verification, or AML monitoring.

2.7 Fund Custody

Funds and digital assets associated with your use of the Platform may be held through the Infrastructure Partner or custodians engaged by the Infrastructure Partner. Account balances are ledger entries, are not deposits, and are not insured or guaranteed by the Canada Deposit Insurance Corporation ("CDIC"), the U.S. Federal Deposit Insurance Corporation ("FDIC"), or any other deposit-insurance or investor-compensation scheme.

2.8 Suspension and Restrictions

We or the Infrastructure Partner may, at any time and without prior notice, suspend, restrict, or terminate your access to the Platform or any service where required by law, a regulator, a payment network, verification failure, the Infrastructure Partner's compliance policies, or where fraud or a security incident is suspected. Neither BUYEASY TECHNOLOGY CO., LTD nor the Client (see Section 1.6) shall have any liability to you for any suspension, restriction, refusal of service, or termination made in good faith under this Section.

3. FINANCIAL SERVICES

3.1 Provider

The financial services available through the Platform are facilitated by us using our Infrastructure Partner, BUYEASY TECHNOLOGY CO., LTD, as described in Section 2. These services are governed by this Agreement and our Privacy Policy.

3.2 Services

Depending on geography and product availability, we may make available accounts in supported currencies, payment initiation and receipt, foreign-exchange conversion, and fiat and stablecoin on/off-ramp. We may add, remove, or modify services at any time. Financial services infrastructure is provided exclusively through our Infrastructure Partner as described in Section 2.3.

3.3 Governing Terms

Your use of all services accessed through the Platform is governed exclusively by this Agreement and our Privacy Policy.

3.4 Complete Terms

This Agreement, together with our Privacy Policy, constitutes the complete terms governing your use of the Platform and the services accessed through it.

3.5 Service Availability

Availability of services varies by geographic jurisdiction, regulatory restrictions, and eligibility criteria. Services may be unavailable in certain jurisdictions or modified or discontinued based on regulatory changes or our decisions.

4. Use of the Platform

4.1 Account Creation and KYC/KYB Process

We require all End Users to complete identity and business verification before accessing financial services. To access certain Services, you must create an Account, provide Customer Information through the Platform, and complete the KYC/KYB process. Customer Information is transmitted to our Infrastructure Partner, BUYEASY TECHNOLOGY CO., LTD, which performs the verification checks --- we do not ourselves approve or reject verification. Required information may include for individuals: full legal name, date of birth, residential address, contact information, government-issued identification, tax identification number, and other information as required; and for entities:

registered business name, jurisdiction of incorporation, business address, ownership and beneficial ownership details, nature of business, corporate documentation, tax identification numbers, and information about Administrators and End Users.

4.2 Accuracy of Information

You represent and warrant that all Customer Information provided is true, accurate, current, and complete, and you agree to maintain and promptly update such information. We rely on Customer Information to operate the Platform and transmit it to our Infrastructure Partner, BUYEASY TECHNOLOGY CO., LTD, which performs KYC/KYB verification and determines eligibility to access financial services. We may deny applications, suspend Services, or close your Account if Customer Information is out of date, incomplete, inaccurate, misleading, or false.

4.3 Geographic Restrictions

You may use the Platform only if: (a) you and, where applicable, your business are located in a jurisdiction and for a payment rail or product that we make available to you; (b) you are not located in, organized under the laws of, or a resident of any jurisdiction listed as restricted for the relevant service or payment rail under applicable law and our compliance policies; and (c) you meet all eligibility requirements for the specific service you access. Availability of currencies, payment rails, and products varies by jurisdiction as described in that Policy.

4.4 Compliance

You must use the Services only in compliance with this Agreement, all applicable laws and regulations, payment network rules, AML/KYC regulations, and economic sanctions and export control laws.

5. Ultimate Beneficial Owner Attestation

5.1 Requirements

If you are registering on behalf of any entity, you must provide complete and accurate information regarding all Ultimate Beneficial Owners ("UBOs"), meaning any individual who directly or indirectly owns twenty-five percent (25%) or more of the equity interests, exercises substantial control, receives substantial economic benefits, or otherwise meets the definition of beneficial owner under applicable law.

5.2 Attestation

By creating a business Account, you explicitly attest, confirm, and certify under penalty of law that: (a) all UBO information is true, accurate, complete, and not misleading; (b) you have identified all individuals meeting the UBO definition; (c) you have authority and all necessary consents to provide such information; (d) the information reflects the current ownership and control structure; (e) you will notify us within ten (10) business days of any changes; and (f) you understand that false, incomplete, or misleading information may result in immediate account suspension or termination, denial of services, reporting to regulatory authorities, legal consequences including civil and criminal penalties, and liability for resulting damages.

5.3 Verification

KYC and KYB verification checks are performed by our Infrastructure Partner, BUYEASY TECHNOLOGY CO., LTD --- not by us. The Infrastructure Partner may request additional documentation, approve or reject verification, suspend or terminate Accounts if verification is unsatisfactory, and report suspicious or incomplete information to regulatory authorities. We facilitate the verification process through the Platform.

6. Fees and Payment

6.1 Platform Fees
We may charge subscription fees, transaction fees, service fees, premium feature fees, setup fees, and API access fees as displayed within the Platform, available at https://sora-bridge.io/, or communicated via written notice.

6.2 Service Fees
Fees for the financial services are charged by us as displayed within the Platform or otherwise communicated to you. We may pass through fees imposed by payment networks or other third parties in connection with your transactions; any such fees will be disclosed to you. You are not required to enter into, or separately pay under, any third-party terms.

6.3 Modifications
We may modify Platform fees at any time by posting updated information on the Platform, sending email notification, and providing at least thirty (30) days' advance notice for material increases where required by law. Continued use after fee changes constitutes acceptance.

6.4 Authorization
By using the Platform, you authorize us and our payment processors to charge applicable fees to your designated payment method, including automatic recurring charges for subscriptions.

6.5 Applicable Tariff
By creating an Account and using the Services, you accept the applicable tariff then in effect. Unless you have expressly agreed a different tariff in writing with us, the standard (default) tariff published within the Platform or at https://sora-bridge.io/ applies to your use of the Services. We may change the applicable tariff, fees, and rates at any time at our discretion, with changes effective as provided in Section 6.3. Where you have agreed an individual tariff, we may likewise change it on prior written notice; your continued use of the Services after the effective date constitutes acceptance of the updated tariff.

7. Refund Policy

7.1 Platform Fees
Platform subscription fees are generally non-refundable except where required by law, in cases of billing error or duplicate charges, if we fail to provide access due to our fault, or at Sora Bridge's sole discretion. Transaction fees are non-refundable once services are rendered.

7.2 Financial Services
Refunds and reversals relating to the financial services are handled by us in accordance with this Agreement, applicable law, and payment-network rules. Many transactions are irreversible once authorized (see Section 10); we cannot guarantee the recovery or reversal of funds once a transaction has been submitted.

7.3 Process
Refund requests for Platform fees must be submitted to support@sorabridge.id with full name, Account information, transaction details, explanation, and supporting documentation. Requests will be reviewed within ten (10) business days.

8. Proprietary Rights

8.1 License

Subject to this Agreement, you are granted a non-exclusive, limited, non-transferable, revocable license to use the Platform as permitted by the Services. We reserve all rights not expressly granted and may terminate this license at any time for any reason.

8.2 Ownership
The Platform and all materials therein, including software, code, algorithms, images, text, graphics, logos, trademarks, and all intellectual property rights related thereto, are the exclusive property of us and its licensors.

8.3 Restrictions
You agree not to sell, license, rent, modify, distribute, copy, reproduce, or transmit any of our intellectual property, reverse engineer or decompile any software or Platform components, remove or alter any proprietary notices, or use such property for any purpose not expressly permitted.

9. Data and Privacy

9.1 Ownership
As between you and Sora Bridge, you retain all rights in your Customer Information, personal information, and other User-submitted content ("User Content").

9.2 License
By using the Platform, you grant Sora Bridge a non-exclusive, royalty-free, worldwide license during the term to collect, use, disclose, transmit, display, and process User Content as described in our Privacy Policy and as necessary to provide Services, including sharing with our Infrastructure Partner, BUYEASY TECHNOLOGY CO., LTD, as necessary to deliver the Services.

9.3 Privacy Policies
Your use of the Platform is subject to our Privacy Policy at https://sora-bridge.io/privacy.

10. User-Initiated Transactions and Security Controls

10.1 User Responsibility
End Users are solely responsible for reviewing and confirming all transaction details prior to submission, including recipient information, network selection, amounts, currency, fees, exchange rates, and instructions. We rely on the information you provide; incorrect or incomplete information may result in misdirected funds, transaction failures, or permanent loss.

10.2 Multi-Factor Authentication
Certain actions require multi-factor authentication ("MFA"), including fund transfers, cryptocurrency exchanges and withdrawals, fiat withdrawals, beneficiary modifications, security setting changes, and large or unusual transactions. By completing the authentication steps, you expressly authorize the transaction, confirm accuracy of all details, and accept full responsibility for the transaction and its consequences. MFA authentication constitutes your explicit authorization and binding agreement to proceed.

10.3 Irreversibility
TRANSACTIONS INITIATED AND AUTHORIZED BY YOU THROUGH THE PLATFORM ARE IRREVERSIBLE. Once submitted and authorized, transactions cannot be canceled, reversed, or recovered by us; cannot be recalled after submission to the Infrastructure Partner or payment networks; and funds cannot be retrieved if sent to incorrect recipients or addresses.

10.4 No Recovery Services

Sora Bridge does not provide services to cancel transactions after authorization, reverse completed transactions, recover misdirected funds, intervene with third-party networks, guarantee recovery, or override payment network or blockchain protocols.

10.5 Limitation of Liability

We shall not be liable for any loss, damage, claim, or expense arising from user error, including: incorrect recipient details, network selection, currency, or amount entry; security failures resulting from failure to safeguard credentials; unauthorized access due to compromised authentication; phishing or social engineering attacks; failure to review transaction details; or ignoring warnings or confirmation prompts.

11. User Responsibilities and Prohibited Conduct

11.1 Prohibited Activities

You agree not to: use the Platform for any unlawful purpose or for any business, transaction, or activity prohibited or restricted under our Prohibited Activities Policy; provide false, misleading, or inaccurate information; impersonate any person or entity; use the Platform for unauthorized third parties; engage in fraud, money laundering, or terrorist financing; violate economic sanctions, export controls, or embargoes; access accounts other than your own; interfere with Platform operation; use unauthorized automated systems; reverse engineer Platform software; use the Platform for gambling transactions except as expressly permitted after compliance approval; or engage in abusive conduct.

11.2 Monitoring

We and our service providers may monitor transactions for suspicious activity, request additional information, delay, block, or cancel transactions before finalization, report suspicious activities to authorities, and terminate accounts engaged in prohibited conduct.

12. Risk Disclosures

12.1 General Risks

All financial products and services involve risk, including possible loss of principal, market volatility, currency risk, counterparty risk, liquidity risk, operational risk, and regulatory risk. Additional service-specific risks are described in this Agreement.

12.2 No Advice

We do not provide investment, financial, legal, or tax advice. Information provided is for informational purposes only; you should consult qualified professionals before making financial decisions.

12.3 No Guarantees

Any references to yields, returns, or projected performance are illustrative only and do not constitute guarantees. Past performance is not indicative of future results.

13. REGULATORY STATUS AND DEPOSIT PROTECTION

13.1 Not a Bank; No Deposit Insurance

We are not a bank. Account balances accessible through the Platform are not deposits and are not insured or guaranteed by the CDIC, the FDIC, or any other deposit-insurance or investor-compensation scheme. Regulated financial services infrastructure is provided by our Infrastructure Partner, BUYEASY TECHNOLOGY CO., LTD, which is registered with FINTRAC as a money

services business (registration No. M23877619) and with the Bank of Canada as a payment service provider under the RPAA. Neither we nor the Infrastructure Partner takes deposits or provides deposit-taking banking services.

13.2 Account Balances

Account balances are ledger entries recorded in connection with the Services. Any protection that may apply depends on the regulatory framework applicable to the Infrastructure Partner and how funds are held through the Infrastructure Partner or its custodians. Account balances are not insured deposits.

14. Representations, Warranties, and Indemnification

14.1 Your Representations

You represent and warrant that: all information provided is true, accurate, current, and complete; your use complies with all applicable laws; you have authority to provide all submitted information; and you are not on any sanctions list or in any sanctioned jurisdiction.

14.2 Indemnification

You agree to defend, indemnify, and hold harmless us, our affiliates, directors, officers, employees, and agents, and BUYEASY TECHNOLOGY CO., LTD (the "Infrastructure Partner") and its affiliates, directors, officers, employees, and agents, from and against any claims, damages, losses, liabilities, costs, and expenses (including reasonable attorneys' fees) arising from your use of the Platform, your violation of this Agreement, your violation of any third-party rights, or your violation of any applicable law. For purposes of this Section 14.2, the persons entitled to be defended, indemnified, and held harmless include the Client, as described in Section 1.6.

15. No Warranty

15.1 No Warranty

THE PLATFORM IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE PLATFORM IS PROVIDED WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. NEITHER THE CLIENT (AS DESCRIBED IN SECTION 1.6) NOR BUYEASY TECHNOLOGY CO., LTD WARRANTS THAT THE PLATFORM WILL MEET YOUR REQUIREMENTS, BE AVAILABLE AT ANY PARTICULAR TIME, BE UNINTERRUPTED, SECURE, OR ERROR-FREE, OR THAT INFORMATION PROVIDED IS ACCURATE OR RELIABLE.

16. Limitation of Liability

16.1 Exclusion

TO THE MAXIMUM EXTENT PERMITTED BY LAW, we shall not be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, including loss of profits, revenue, data, goodwill, or business opportunities, regardless of whether such damages were foreseeable or whether we were advised of the possibility thereof.

16.2 Maximum Liability

Our total aggregate liability arising out of or relating to this Agreement shall not exceed the greater of: (A) one thousand United States dollars ($1,000.00); or (B) the total fees paid by you to us in the three (3) months immediately preceding the event giving rise to liability.

16.3 Independent Third Parties
Except for the Services that we provide under this Agreement, we are not responsible or liable for the acts, omissions, or policies of independent third parties (such as payment networks, blockchains, or correspondent banks), or for the failure of third-party systems or networks outside its reasonable control.

16.4 Essential Basis
THE LIMITATIONS IN THIS SECTION REFLECT A REASONABLE ALLOCATION OF RISK AND ARE A FUNDAMENTAL BASIS OF THE BARGAIN BETWEEN THE PARTIES.

17. Dispute Resolution

17.1 Governing Law
This Agreement is governed by the laws of the Province of Ontario and the federal laws of Canada applicable therein, without regard to conflict-of-law principles.

17.2 Informal Resolution
Before commencing formal proceedings, you agree to send written notice to legal@sorabridge.id describing the dispute and proposed resolution, and to negotiate in good faith for at least sixty (60) days.

17.3 Court Jurisdiction
Subject to Section 17.4 and except where prohibited by applicable law, any dispute, claim, or controversy arising out of or relating to this Agreement or the Platform that is not resolved informally shall be brought exclusively in the courts of the Province of Ontario, sitting in the City of Toronto, and each party irrevocably submits to the personal jurisdiction and venue of those courts.

17.4 Optional Arbitration
At our sole election, any such dispute may instead be referred to final and binding arbitration administered by the ADR Institute of Canada (ADRIC) under its Arbitration Rules then in effect. The seat of arbitration shall be Toronto, Ontario. The language shall be English. Judgment on the award may be entered in any court of competent jurisdiction. If we do not elect arbitration within thirty (30) days after receipt of your formal dispute notice, either party may proceed in court under Section 17.3.

17.5 Class Proceedings Waiver
TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, you and we agree that each may bring claims against the other only in an individual capacity and not as a plaintiff, class member, or participant in any purported class, collective, or representative proceeding. If this waiver is found unenforceable as to a particular claim, that claim shall proceed in court under Section 17.3 and the waiver shall be severable as to remaining claims.

17.6 Independent Third Parties
Disputes concerning independent third parties such as payment networks or blockchains are subject to those parties' own processes; we are not a party to such disputes. Disputes concerning the Services provided by us are resolved under this Section 17.

18. Term and Termination

18.1 Term
This Agreement becomes effective when you first access or use the Platform and continues until

terminated.

18.2 Termination by You
You may terminate by closing your Account after paying all amounts owed and withdrawing all funds.

18.3 Termination by Sora Bridge
We may suspend or terminate your Account immediately, with or without notice, if: you breach this Agreement; you violate any law; we suspect fraudulent or illegal activity; a third party engaged by us or a regulator requires it; or we are required by law.

18.4 Effect
Upon termination: your access rights cease immediately; you remain liable for all prior obligations; you must arrange withdrawal of any remaining funds in accordance with our instructions; and prepaid fees are non-refundable except as required by law.

18.5 Survival
Sections 8, 9, 10, 12, 13, 14, 15, 16, 17, and 19 survive termination.

19. General Provisions

19.1 Entire Agreement
This Agreement, together with our Privacy Policy and the other policies published on the Platform, constitutes the entire agreement between you and us.

19.2 Severability
If any provision is found invalid or unenforceable, that provision shall be modified to the minimum extent necessary to make it enforceable, or severed if modification is not possible, and remaining provisions shall continue in full force.

19.3 No Waiver
Our failure to enforce any right or provision shall not constitute a waiver of such right or provision.

19.4 Assignment
You may not assign this Agreement without our prior written consent. We may assign this Agreement without restriction.

19.5 Notices
Notices to you may be provided by email, in-Platform notification, or posting on the Platform. Notices to us must be sent to legal@sorabridge.id.

19.6 Force Majeure
We shall not be liable for any failure or delay resulting from circumstances beyond our reasonable control.

19.7 Amendments
We may modify this Agreement at any time by posting changes on the Site. Changes are effective as of the date stated. By accessing the Platform after changes, you accept the modified Agreement.

19.8 Version Control
We maintain version control and update logs for at least five (5) years. Previous versions are available upon request to legal@sorabridge.id.

20. Contact Information

Website: https://sora-bridge.io/

Support: support@sorabridge.id

Legal: legal@sorabridge.id