

Fastflow VCC User Agreement

1. Introduction

This user agreement ("Agreement") is a contract between you (hereinafter referred to as "you," "your," "he/she", "his/her(s)" "him/her(s)" or "user(s)") and Fastflow (hereinafter referred to as "Fastflow," "we," "us" or "our(s)") and applies to the users use of the Fastflow website and all services described herein (collectively, the Fastflow services).

Fastflow and its affiliates operate the website <https://www.fastflow.io> (hereinafter referred to as the Website) and a mobile client (hereinafter referred to as the "Platform" or the "App").

In order to protect the user's rights, he/she must carefully read and fully understand all the terms and conditions under this Agreement before registering or using this application.

If the user has any questions about the content of this Agreement or the information on the page, do not proceed to the next step. He/She shall consult through writing to our email. The only valid official email address designated by Fastflow is support@fastflow.io.

2. Eligibility

By clicking on the page or other means, the user confirms that he/she has accepted this Agreement. This means that:

- The user is at least 18 years of age (or applicable age of majority and contractual capacity). By accessing or using the Fastflow Services you represent and warrant that you are 18 or older.
- The user or its authorized agent has agreed on this Agreement and that the agent shall register for and use the Website or the App services. If the user is a person without civil capacity or with limited civil capacity, the relevant guardian must be informed and read this Agreement and use our services under the guidance of the guardian. If the user does not have the required qualification as subject, the user, guardian and authorized agent will bear all the consequences arising therefrom.
- The user acknowledge and agree that the User Agreement ("This Agreement") consists of the main text and the various rules, statements and descriptions that have been published or may be published in future on the Website or the App.

3. Definitions proclaiming to Fastflow's platform

- "Account" means the application account registered after the user obtains the user ID and pass identity verification. He/She can use account-related services only after you complete the required identity verification.
- "User ID" means the mobile phone number or email address the user sets to log in the user account or the application account. After obtaining the application account, the login name of user ID becomes the login name of the user's application account.
- "VCC" means virtual credit card, which can also be used as physical credit card.
- "Service provider" means Fastflow, partner banks, and / or other financial institutions.

- “Card Organization” means an entity that operates card-based payment systems and services and allows card issuers to issue cards associated with them.

4. Fastflow’s Service Content

You can use Fastflow VCC to pay for e-commerce related industry products (hereinafter referred to as "card purpose") within its quota. The e-commerce related industry products are limited to advertising, e-commerce platform registration, management and procurement costs. You should ensure that the card purpose passes the test scenario provided by Fastflow in advance. If you plan to expand your use, you should get a written consent from Fastflow.

5. Activation and use of VCC

1) Sign up account and recharge

- You should sign up a Fastflow VCC account before you apply for VCC service. After the VCC service is successfully opened, you can choose the VCC card bin and open a card, then you will receive the card number, validity period, CVV2 code / CVC2 code and other relevant information.
- You authorize Fastflow to collect and use all information submitted on the Fastflow platform for the purposes of this Supplementary Agreement. You also authorize Fastflow to provide the service providers with the necessary information under this Supplementary Agreement
- Fastflow and its service providers have the right to decide whether to open your VCC according to your compliance and credit status.
- You can apply for VCC quota for your own needs. You should guarantee that there is enough amount in the Fastflow account, otherwise you should bear the loss caused by insufficient amount when using the card.

2) Use Card

- You should cooperate with Fastflow and provide the information required for compliance, anti-money laundering or operation purposes. You should upload the transaction contract template for its card purpose in advance, and ensure that the information given to Fastflow is true, legal, sufficient and effective. You guarantee that the transaction is a real and legal transaction, and there is no suspected money laundering, false transaction, cash out, tax evasion, and other illegal circumstances.
- You must legally use VCC and only within the scope of the card. You may not transfer or share VCC use rights to third parties without Fastflow’s consent.
- You know and agree that during the use of VCC service, Fastflow has the right to freeze the Blocpurse account and the use of VCC. If you confirm that no risk event occurred, Fastflow will thaw your Fastflow account and VCC. If a risk event is confirmed, Fastflow has the right to treat your Fastflow account and VCC according to the severity and damage of the risk event. The treatment includes : cancellation of Fastflow account; VCC cancellation; deduct the amount of damage caused to Fastflow by your risk event from the risk amount and VCC surplus.

- If you need to cancel your VCC, you shall issue a cancellation application on the Fastflow platform, which will return the amount equivalent to the remaining Fastflow amount after we convince that no risk events happened during your use and the settlement is finished.

3) Treatment of disputes

- You should ask the counterparty where the transaction takes place to obtain the corresponding bills for the products and services. If you encounter problems related to products and services during the purchase and after the sale, you shall negotiate with the counterparty on your own. Fastflow does not assume any responsibility for your transaction failure in any scenario or for any reason. Fastflow is not responsible for disputes between you and the counterparty to the transaction.
- You must carefully keep your Fastflow account information and VCC card information, including but not limited to Fastflow account name, login password, payment password, VCC card number, CVV2 code/CVC2 code, VCC validity period, etc. You are solely responsible for any loss caused by the disclosure of Fastflow account information or VCC card information due to your own reasons. If you suspect that VCC is being used without authorization, you should immediately notify Fastflow to freeze or cancel the card, and may issue a dispute settlement to Fastflow in accordance with paragraph 3 of this article.
- In the event of a dispute, you should send a dispute settlement request to Fastflow in writing within 75 days from the date of transaction settlement, and pay Fastflow a dispute settlement fee (15USD/transaction). After Fastflow confirms receipt of the dispute settlement request and dispute settlement fee, we will assist you in filing disputes with service providers.
- During the dispute resolution process, the amount of the disputed transaction will still be deducted by the corresponding amount. If the final dispute is successful, after Fastflow receives the refund, it will restore the amount equal to the amount of the refund received by Fastflow on the next working day (you know and agree that there may be fluctuations in exchange rates, resulting in the amount of the disputed transaction and Fastflow's payment after the dispute is successful). If you receive a second request from the acquiring bank, you need to pay the corresponding amount of the second request. Anything not submitted within the time limit shall be deemed to be undisputed.

6. Fees and Reconciliation

1) Fastflow will charge you the following fees:

- Account recharge fee;
- Card opening fee;
- Card recharge fee;
- Authorization fees that may arise at the request of the service provider;
- The specific fee details are subject to the fee standard communicated with you by the account manager before you use the VCC service or other written agreement between you and Fastflow. You know and agree that Fastflow has the right to adjust the relevant fees from time to time. If you cannot agree to the adjusted fees, you have the right to stop using the VCC service.

2) Third Party Fees

"Third Party Fees" means any fees and incidental costs incurred by your use of VCC, including but not limited to international assessment fees and other fees levied by card organizations; related fees and taxes charged by other financial institutions and governments. Third party fees are your responsibility.

3) Other possible costs

- If any amount of VAT is assessed by any relevant tax authority in the country where VCC is provided and used, then you shall pay Fastflow the VAT amount upon receipt of a valid tax invoice sent via Fastflow. If any amount of VAT is assessed and collected by any competent authority in the country in which the VCC or service is charged using an automatic debit mechanism to require the recipient of the service to pay the tax or VAT, then you should /Region's tax law, this VAT is calculated on the VAT return. Any claims of fines or interest from the authorities due to late payment of VAT shall be your responsibility.
- If you are required by law to deduct or withhold from any VCC fees paid under this Supplement, you provide Fastflow with evidence of the relevant deduction or withholding that may be reasonable.

Information such as transaction details and VCC quota each time you use VCC will be recorded on the Fastflow platform for your account reconciliation. You should check the changes of orders and funds on the Fastflow platform on a daily basis, and immediately notify Fastflow if there is any objection. The two parties use the payment record data on the Fastflow platform as the basis for reconciliation.

7. Liability for breach of contract

- If either party violates this supplementary agreement, it shall be liable for breach of contract and compensate the other party for the losses caused.
- If your breach of contract causes losses to Fastflow, Fastflow has the right to directly deduct the corresponding amount from your Fastflow account. If the amount is insufficient, you should make up for it; Fastflow may, at its own discretion, suspend or delay the execution of your instructions based on reasonable reasons. And do not assume any responsibility, if you cause any loss, you are responsible for it.

8. Changes, Interruptions and Terminations of Services

- You know and agree that Fastflow may, based on reasonable judgment, or at the request of the service provider, or in compliance with applicable laws, or the instructions of the card organization, make changes to the VCC service content, such as modifying the geographic location of the card, after notifying Fastflow in advance. Restrictions, supplier restrictions, quota restrictions, or modification of settlement rules, dispute resolution rules, etc., may also interrupt, suspend or terminate some or all of the VCC services.
- When one of the following situations occurs to you, Fastflow has the right to directly interrupt or terminate your permission to use the VCC service:
 - a. Due to violation of laws and regulations, they are investigated and dealt with by relevant agencies, or are placed on file or involved in investigation by the Public Procuratorate Law;

- b. Being judged to be in violation of regulations by regulatory agencies, bank card organizations, etc., or listed in the risk list, etc., or you and your legal representative or person in charge have bad information in the risk information management system of the regulatory agency;
- c. Disclosing VCC card information to a third party or transferring or sharing the right to use VCC to a third party;
- d. Using VCC services to carry out illegal activities;
- e. Failure to pay service fees in full and in a timely manner;
- f. Requirements of Fastflow or the regulatory agencies and competent authorities of service providers;
- g. For security or other reasonable considerations of Fastflow.

9. Others

- **This supplementary agreement constitutes an integral part of the Fastflow service agreement, and you should also abide by other relevant rules and VCC management systems announced by the Fastflow platform in real time.**
- **You agree that this supplementary agreement does not need to be signed by you in writing.** Your use of the services provided under this Supplemental Agreement will be deemed your acceptance of, and willingness to be bound by, the terms and conditions of this Supplemental Agreement. You agree not to challenge the validity and enforceability of this Supplemental Agreement against you solely because this Supplementary Agreement has not been signed by you in writing. You further agree that, if requested by Fastflow, you will cooperate with Fastflow in signing all documents related to the services under this Supplemental Agreement.