

iMe Wallet User Agreement

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By using the iMe Wallet Telegram Mini App (“iMe Wallet”, “the Service”), you agree to be bound by this **User Agreement** and the **iMe Wallet Privacy Policy**, both of which govern your use of the Service. Please read them carefully before using the Service.

1. Introduction

1.1. The Service is operated by **iMe Lab FZCO**, a company incorporated under the laws of the United Arab Emirates (“the Company”, “we”, “our”, “us”).

1.2. We may update this Agreement from time to time. The revised Agreement will take effect when updated and published. Continued use of the Service after such updates will be considered acceptance of the revised Agreement.

1.3. If you disagree with any part of this Agreement or the **iMe Wallet Privacy Policy**, or if the terms conflict with the laws applicable in your country of residence or citizenship, you should not use iMe Wallet and must cease using the Service.

1.4. iMe Wallet is a third-party Mini App built on the Telegram platform. By using the Service, you acknowledge that Telegram is not responsible for the operation of the Service, its features, data processing, or any interactions within the Mini App. Your relationship with the Service is governed solely by this User Agreement and the iMe Wallet Privacy Policy, in addition to Telegram’s terms applicable to all Mini Apps and bots.

1.5. Users should also review and accept Telegram’s own platform policies that apply to all bots and Mini Apps, including:

- **Telegram Bot Privacy Policy:** <https://telegram.org/privacy-tpa>
- **Telegram Terms for Bots and Mini Apps:** <https://telegram.org/tos/bots>

These policies apply to any data collected or processed by Telegram itself, while this User Agreement and the iMe Wallet Privacy Policy govern the data processing and functionality performed specifically by iMe Lab FZCO.

2. Terms and Definitions

2.1. For the purposes of this Agreement, the following terms shall have the meanings set out below. Any capitalized terms not defined in this section shall have the meaning assigned to them elsewhere in this Agreement.

2.2. “**Company**” means *iMe Lab FZCO*, a company incorporated and existing under the laws of the United Arab Emirates, with its registered office in Dubai, UAE.

2.3. “**Service**” or “**iMe Wallet**” refers to the self-custodial decentralized wallet provided as a Telegram Mini App, which allows Users to store, send, receive, and interact with Virtual

Assets, and to access certain Third-Party Integrations such as decentralized exchanges (DEX) via publicly available APIs.

2.4. **“User” or “you”** means any individual who accesses or uses the Service in any manner, whether directly or through a Telegram account.

2.5. **“Virtual Assets”** means cryptocurrencies, tokens, or other blockchain-based digital assets that can be stored, transferred, or exchanged using the Service.

2.6. **“Non-custodial”** means that the Company does not have access to, hold, or control Users’ private keys, seed phrases, or funds. Users retain sole ownership and full responsibility for the security and management of their wallets and assets.

2.7. **“Third-Party Services”, “Third-Party Providers”, or “Third-Party Integrations”** means any independent applications, decentralized exchange protocols, API integrations, or other external services accessible through the iMe Wallet interface, which are not owned or operated by the Company.

2.8. **“Supported Virtual Assets”** means those Virtual Assets that are visible and compatible with the iMe Wallet interface and may be used for transfers or swaps through integrated third-party protocols.

2.9. **“DEX” (Decentralized Exchange)** means a blockchain-based protocol that enables peer-to-peer exchange of Virtual Assets without the involvement of centralized intermediaries.

2.10. **“Swap” or “Exchange”** means the conversion of one Virtual Asset into another conducted via integrated Third-Party Services (decentralized exchange protocols). Such transactions are executed directly between the User and the selected Third-Party Service, without the involvement or control of the Company.

2.11. **“Restricted Jurisdictions”** means any countries, territories, or regions where the use of decentralized wallets, cryptocurrencies, or related services is prohibited or restricted under applicable law, including but not limited to jurisdictions subject to international sanctions.

2.12. **“Complaint”** means any formal communication submitted by a User to the Company regarding the Service, as defined in Section 18 (Governing Law and Dispute Resolution).

2.13. **“Privacy Policy”** means the iMe Wallet Privacy Policy, which forms an integral part of this Agreement and governs the collection and processing of data in connection with the Service.

2.14. **“Telegram Account”** means the User’s personal account registered with the Telegram Messenger platform, which serves as the primary means of accessing the iMe Wallet Mini App.

3. Risk Disclosure

3.1. The Service is currently not subject to oversight by any regulatory authority. When using the Service, you will not have access to protections typically available to consumers of regulated financial or similar services, such as the right to file complaints with a financial

ombudsman or similar channels, or to rely on any statutory compensation schemes. You are solely responsible for assessing the suitability and risks associated with the Service.

3.2. Transactions involving Virtual Assets are inherently risky and can result in significant financial loss. You should only invest amounts you can afford to lose and seek independent financial and legal advice as needed. Ensure that you understand the risks involved and verify that you are permitted to use iMe Wallet based on your legal jurisdiction.

3.3. iMe Wallet disclaims any liability for significant price volatility, devaluation, delisting, forks, airdrops, or other risks related to Virtual Asset transactions.

3.4. iMe Wallet is not a licensed financial service and the Company does not provide any regulated financial, payment, exchange, brokerage, or custody services. Nothing in the Service or this Agreement shall be interpreted as the provision of regulated financial activities.

4. Eligibility

4.1. By using the Service, you represent and warrant that:

- you are at least 18 years old or have reached the age of maturity in your jurisdiction of residence and have full legal capacity to enter into this Agreement;
- your use of the Service complies with all applicable laws and regulations;
- you are **not a resident or citizen** of any jurisdiction where the use of decentralized wallets or cryptocurrency services is prohibited (“Restricted Jurisdictions”).

By using the Service, you confirm that none of the above conditions are violated.

5. Nature of the Service

5.1. **Non-custody:** iMe Wallet is a **self-custodial, decentralized virtual asset wallet** that allows Users to store, send, receive, and interact with Virtual Assets on public blockchain networks.

5.2. iMe Wallet is a non-custodial Service, meaning **the Company does not hold, store, or have access to Users’ private keys, seed phrases, or funds**. Users retain exclusive access to and full responsibility for their wallets, funds, and related data at all times.

5.3. Only the User can access their Virtual Assets through their private key or seed phrase. The Company **has no technical ability to access, recover, or restore any private key, seed phrase, or associated funds**.

5.4. **Fiat display:** For user convenience, the balance of Virtual Assets may be displayed in a fiat-currency equivalent. Such display is for informational purposes only and does not represent an actual fiat balance or exchange rate guarantee.

5.5. **Sending transactions:** Users may send their Virtual Assets to other blockchain addresses or Telegram contacts through on-chain transactions. All such transactions are processed directly on the relevant blockchain network and are irreversible once confirmed. **The Company is not responsible for the execution, confirmation, or failure of any blockchain transaction.**

5.6. Supported Swaps (Exchange): Users may swap Supported Virtual Assets within iMe Wallet via Third-Party decentralized services integrated into the platform. When initiating a swap, the User enters into a direct transaction with the selected Third-Party Service. **The Company does not act as a principal, intermediary, or counterparty.**

5.6.1. Swap rates are dynamic and determined by the Third-Party Service based on aggregated real-time market data. Displayed rates within iMe Wallet are indicative and provided for informational purposes only. **The final exchange rate applicable to the transaction is determined at the time the swap is executed by the Third-Party DEX provider.**

5.6.2. Due to market volatility, liquidity depth, or network latency, the actual execution rate may differ from the rate displayed at the time of confirmation. **The Company does not guarantee that the rate shown on-screen will be identical to the rate applied by the Third-Party Service.**

5.6.3. For security and performance purposes, certain transaction requests to Third-Party decentralized exchange protocols may be routed via iMe Wallet's technical infrastructure. Such routing does not alter, store, or control any transaction data or funds and serves solely to securely relay publicly available requests and responses between the User and the selected Third-Party Service.

5.6.4. All questions or disputes arising from swap transactions shall be directed to the respective Third-Party DEX provider. By confirming a swap, you acknowledge and agree to the rate and terms provided by that Third-Party DEX. Swap rates may fluctuate rapidly, and you must confirm your transaction promptly to secure the offered rate.

5.7. Campaigns: Users may periodically gain access to special campaigns, promotions, or events within iMe Wallet. Each campaign may be subject to its own terms and conditions, which Users should review carefully, as they may affect eligibility, usage rights, and obligations.

5.8. Fiat and exchange services disclaimer:

5.8.1. iMe Wallet does not provide fiat-currency or exchange services and does not hold any fiat funds or Virtual Assets on behalf of Users. Displayed fiat equivalents are purely informational and do not represent actual fiat balances.

5.8.2. The purchase or sale of Virtual Assets for fiat currency, as well as all exchange and swap operations, are performed exclusively through independent Third-Party Service providers or decentralized exchanges (DEX) integrated within iMe Wallet via publicly available or partner-provided APIs. The Company is not a party to such transactions and bears no responsibility for their execution, accuracy, or outcomes.

5.9. Service availability: Certain Services may not be available in specific jurisdictions due to local regulations or policy restrictions. The availability of such Services is subject to change at the sole discretion of the Company.

5.10. Tax obligations: Users are solely responsible for determining and complying with any tax obligations that may apply to their transactions when using the Service. The Company does not provide legal or tax advice and bears no responsibility for collecting, reporting,

withholding, or paying any taxes related to your activities. Users are strongly advised to consult with legal or tax professionals regarding their obligations in their country of residence.

6. User Account

6.1. Access to the Service is linked to your **Telegram account**. You are solely responsible for maintaining the confidentiality and security of your Telegram account and associated devices.

6.2. You must not share or transfer your account access to any third party. The Company is not liable for any unauthorized access or activity associated with your Telegram ID or Telegram account.

6.3. You are solely responsible for safeguarding your access credentials and ensuring the security of your Telegram account. As stated in Section 5.3, only you have access to your Virtual Assets through your private key or seed phrase.

7. Third-Party Integrations

7.1. The Service provides integrations with Third-Party decentralized exchange protocols, including but not limited to **Symbiosis, PancakeSwap v3/v4, and Uniswap v3/v4**, via publicly available APIs.

7.2. The Company **does not own, operate, or control** these services and bears **no responsibility** for their operation, functionality, or the outcome of any transactions executed via them.

7.3. Your interaction with such protocols is entirely at your own discretion and risk and may be governed by separate terms and conditions.

7.4. The Service may technically facilitate communication with integrated Third-Party protocols through its own infrastructure in order to protect API keys, ensure rate-limit compliance, and maintain security. This does not grant the Company any control over, or participation in, the transactions executed by those Third-Party protocols and does not create any custodial relationship between the User and the Company.

7.5. The Service may also retrieve publicly available blockchain information from independent third-party blockchain data providers, including blockchain explorers, indexers, RPC node operators, and market data aggregators, for the purpose of displaying balances, token metadata, market prices, transaction history, and other on-chain data. Such providers receive only the minimum technical information required to process requests (such as blockchain addresses or network identifiers). The Company does not share private keys, seed phrases, passwords, or any user credentials with such providers and is not responsible for the accuracy, availability, or completeness of the data they supply.

7.6. iMe Wallet may receive a referral or affiliate fee from certain third-party partners when Users choose to access or use their services via the iMe Wallet interface. Such partnerships do not influence or alter the terms, pricing, or functionality of the services offered to Users by those third parties.

7.7. All communications, information, or content provided by iMe Wallet, including any content or data made available by Third-Party Services integrated within the iMe Wallet, are provided strictly for informational purposes only. Such information shall not be construed as, nor is it intended to constitute, investment advice, financial advice, trading advice, or any other form of professional advice.

7.8. You acknowledge and agree that you are solely responsible for conducting your own due diligence and making independent decisions regarding any transactions, investments, or activities facilitated through the iMe Wallet or Third-Party Services integrated within it.

7.9. Nothing in the Service, including information, rates, prices, analytics, or any content provided by the Company or Third-Party Services, constitutes investment, financial, legal, or tax advice. You are solely responsible for your decisions and should consult qualified professionals before engaging in any transactions involving Virtual Assets.

8. Data Collection

8.1. The Service may collect limited technical and analytical information such as your **Telegram User ID** and telemetry from **Google Firebase** for performance, analytics, and improvement of the Service. No manual submission of personal data is required.

8.2. The **Company does not collect or store** Users' names, phone numbers, identity documents, or other directly identifying personal data, and never collects private keys or seed phrases. Any wallet balances and transaction history shown within the Service are derived from publicly available blockchain data. Such data remain on the blockchain; however, the Service may temporarily store or cache copies of this information for performance, sorting, filtering, or user interface purposes, as described in the iMe Wallet Privacy Policy. **No private keys, seed phrases, or other sensitive wallet information are ever collected or stored.**

8.3. The Telegram User ID processed by the Service is a technical identifier used solely for the operation of the Service and does not enable the Company to identify the User as an individual. It does not constitute personal data in most jurisdictions, and the Company does not associate it with any external identifying information.

9. Prohibited Use

9.1. You agree not to use the Service:

- for any unlawful activity, including but not limited to money laundering, terrorist financing, or fraud;
- to interfere with the operation of the Service or exploit it in a malicious manner;
- to engage in behavior violating applicable laws or third-party rights;
- for any activity intended to circumvent sanctions, export controls, or restrictions imposed by any government or regulatory authority.

10. User Responsibilities

10.1. You agree to use the Service in good faith, solely for lawful purposes, and in accordance with this Agreement.

10.2. You are solely responsible for maintaining the security and confidentiality of your Telegram account, devices, private keys, and seed phrases. The Company has no technical ability to access, recover, or restore any private keys, seed phrases, or associated funds.

10.3. You must ensure that your use of the Service complies with all applicable laws, regulations, and restrictions in your jurisdiction.

10.4. You agree not to interfere with, disrupt, or attempt to gain unauthorized access to the Service, its systems, or any associated networks.

10.5. You are prohibited from copying, distributing, selling, modifying, reverse engineering, or otherwise misusing any part of the Service, except as expressly permitted under this Agreement.

10.6. You acknowledge that you are solely responsible for all activities conducted through your wallet and Telegram account when using the Service.

11. Company Responsibilities

11.1. The Company will operate and maintain the Service with reasonable care and skill, ensuring its functionality and security to the extent technically and commercially feasible.

11.2. The Company will make reasonable efforts to ensure that the Service operates continuously and without interruptions, but does not guarantee uninterrupted or error-free operation.

11.3. The Company is not responsible for any failures, errors, or losses resulting from Third-Party Services, blockchain network issues, or other factors beyond its reasonable control as described in Section 16 (Force Majeure).

11.4. The Company will handle any collected technical data, including Telegram User IDs and analytics information, in accordance with the iMe Wallet Privacy Policy.

11.5. The Company shall provide the Service in accordance with this Agreement and all applicable laws and regulations.

11.6. The Company reserves the right, at any time and at its sole discretion, to modify, suspend, or terminate the provision of any part or all of the Service, including access to Third-Party integrations, without prior notice.

11.7. The Company shall take reasonable organizational and technical measures to ensure the security and confidentiality of limited User information collected as part of the Service's operation, in accordance with the iMe Wallet Privacy Policy.

11.8. The Company may suspend, restrict, or terminate the User's access to the Service at any time if the User violates this Agreement, engages in unlawful activities, or if such action is required for technical, security, or legal reasons.

12. Intellectual Property

12.1. All content, software, design, and technology used in or related to the Service are owned or licensed by **iMe Lab FZCO**.

12.2. You are granted a limited, non-exclusive, non-transferable license to access and use the Service solely for personal, non-commercial purposes, **in accordance with this Agreement**.

12.3. The Service and all related materials are protected by copyright, trademarks, and other applicable intellectual property laws. Any unauthorized use, reproduction, or distribution of the Service or its content may constitute a violation of such laws and is strictly prohibited.

13. Risks and Disclaimer

13.1. Blockchain technology and cryptocurrencies involve inherent risks, including but not limited to market volatility, technological failures, and security breaches.

13.2. The Service is provided **“as is” and “as available”**, without any warranties of any kind, express or implied.

13.3. The Company does not guarantee uninterrupted or error-free operation or the accuracy of data retrieved from Third-Party Services.

14. Limitation of Liability

14.1. To the fullest extent permitted by law, the Company shall not be liable for any **direct, indirect, incidental, special, or consequential damages**, including but not limited to loss of funds, profits, data, or goodwill, arising from or related to your use of the Service, as further described in Section 3 (Risk Disclosure).

14.2. Your use of the Service and participation in blockchain transactions are entirely at your own risk.

14.3. iMe Wallet is not responsible for any errors, inaccuracies, delays, transaction failures, or interruptions in Virtual Asset price data, nor for service interruptions resulting from scheduled or unscheduled maintenance. The Company shall not be liable for any failures, delays, or disruptions caused by blockchain network congestion, malfunctions, forks, validator or node downtime, or other technical issues inherent to decentralized networks.

14.3.1. Liability is also excluded for actions, omissions, or failures of Third-Party Services, decentralized exchanges, data providers, or blockchain infrastructure components integrated with the Service.

15. Indemnification

15.1. You agree to indemnify, defend, and hold harmless iMe Lab FZCO, its officers, directors, employees, and affiliates from and against any claims, damages, liabilities, losses, costs, or expenses (including reasonable legal fees) arising out of or in connection with:

- a. your use or misuse of the Service;
- b. your breach or alleged breach of this Agreement;
- c. any violation of applicable laws or regulations by you; or
- d. any claim made by a third party, developer, or service provider arising from your actions or omissions.

15.2. This indemnity shall survive the termination of this Agreement.

16. Force Majeure

16.1. The Company shall not be responsible for any delay, interruption, or failure to perform any obligation under this Agreement resulting from causes beyond its reasonable control, including but not limited to network disruptions, cyberattacks, blockchain forks, or changes in regulatory conditions, as well as the following:

- a. **General Events:** Natural disasters, acts of civil or military authorities, terrorism, civil unrest, labor disputes, pandemics, or interruptions in telecommunications and internet services;
- b. **Technological Failures:** Equipment or software malfunctions, cyberattacks, hacking, denial-of-service attacks, or other malicious activities;
- c. **Blockchain-Specific Events:** Network congestion, protocol failures, forks, upgrades, 51% attacks, or significant market disruptions, including extreme price volatility, supply shortages, or liquidity crises affecting Virtual Assets;
- d. **Regulatory Actions:** Government sanctions, regulatory changes, or restrictions impacting blockchain operations, decentralized services, or Virtual Asset transactions.

16.2. In such events, the Company's obligations shall be suspended for the duration of the force majeure circumstance, and performance shall resume as soon as reasonably practicable thereafter.

17. Changes to the Agreement

17.1. The Company reserves the right to modify or update this Agreement at any time by publishing the revised version within the Service.

17.2. Continued use of the Service after such modifications constitutes your acceptance of the updated Agreement.

17.3. The date of the latest revision will be indicated at the top of this document.

18. Governing Law and Dispute Resolution

18.1. YOU AND IME WALLET AGREE TO RESOLVE ANY DISPUTES ARISING FROM OR RELATING TO THIS AGREEMENT OR YOUR USE OF THE SERVICE THROUGH THE FOLLOWING PROCEDURES, WHICH MAY AFFECT HOW YOU SEEK RELIEF AND YOUR RIGHTS IN ANY DISPUTE WITH US.

18.2. Any dispute, concern, or claim relating to iMe Wallet or the Services provided must first be addressed through the iMe Wallet complaint process by contacting our support team at [@iMeMessenger](https://t.me/iMeMessenger) (Telegram Username) and support@imem.app. Both you and the Company

agree to act in good faith to reach an amicable resolution before initiating any formal proceedings.

18.3. To ensure timely and effective handling of your complaint, please include:

- a. A clear and concise description of your complaint;
- b. The specific actions, events, or transactions that led to your complaint;
- c. The outcome or resolution you are seeking;
- d. Any relevant supporting documentation or evidence.

18.4. Upon receiving your complaint, the Company will:

- a. Acknowledge receipt within 3 Business Days;
- b. Review and investigate the issue based on the information provided;
- c. Respond with our findings and proposed resolution within 30 days of receipt.

If additional time is required due to the complexity of the matter, the Company will notify you accordingly.

18.5. If the complaint cannot be resolved after good-faith efforts from both parties, either you or the Company may proceed to formal dispute resolution in accordance with the provisions of this Section.

18.6. This Agreement, including its formation, performance, interpretation, and enforcement, as well as any disputes arising out of or in connection with it, shall be governed by and construed in accordance with the laws of the **United Arab Emirates**.

18.7. All disputes or claims arising out of or relating to this Agreement shall be subject to the exclusive jurisdiction of the **courts of Dubai, UAE**.

18.8. If any provision of this Agreement is determined to be invalid, unlawful, or unenforceable under applicable law, such provision shall be modified to the extent necessary to comply with the law while preserving its original intent to the fullest extent possible. The invalidity or unenforceability of any provision shall not affect the validity or enforceability of the remaining provisions.

18.9. This Agreement constitutes the entire understanding and agreement between you and the Company with respect to the subject matter hereof, superseding all prior discussions, agreements, or communications, whether oral or written. No other representations, warranties, or conditions shall apply unless expressly stated herein.

19. Contact Information

19.1. If you have any questions regarding this Agreement or the iMe Wallet Privacy Policy, please contact us at [@iMeMessenger](https://t.me/iMeMessenger) (Telegram Username) and support@imem.app.