

## ULinkOne Mobile Terms of Service

Last Updated: August, 2026

*Welcome to ULinkOne. We are pleased to provide you with access to our digital platform and related mobile applications (collectively, the “**Services**”).*

*These Terms of Service (the “**Terms**”) govern your access to and use of the Services and set out the rights and responsibilities applicable to you and ULinkOne. Please read these Terms carefully, as they contain important information regarding your use of the Services.*

*By registering for a Platform Account or accessing any part of the Services, you acknowledge that you have read, understood and agreed to be bound by these Terms. These Terms become effective upon your registration for a Platform Account and remain effective until terminated in accordance with these Terms.*

### Section I. Definitions

- (1) ULink One, “we”: means ULinkOne, a financial technology company incorporated under the laws of Hong Kong, which operates the Platform and provides the Services described in these Terms.
- (2) Platform: means the digital platform operated by ULinkOne, including its website, mobile application, software interfaces, systems and related services through which users may access the Services.
- (3) Platform Account: means to access and use certain features of the Services on our Platform, the account that you are required to create.
- (4) Financial Partner: means any licensed or regulated financial institution, service provider or other authorized entity that provides financial products or services made available through the Platform.
- (5) Services: means the services provided by ULinkOne through the Platform, including platform access, account management, membership services, technology-enabled interfaces, customer support and other related services described in these Terms.

### Section II. Special Terms

#### 1. Who We Are

ULinkOne is a financial technology company incorporated in Hong Kong that operates a digital financial services platform. We provide high-net-worth individuals with

access to technology-enabled financial services and related mobile services through our platform.

ULinkOne is a technology platform provider and does not itself operate as a bank, deposit-taking institution, card issuer, custodian, or provider of regulated financial services. Through our proprietary software and platform, we enable qualified users to access selected financial products and services, including account services, card services and other financial solutions.

The underlying financial services available through the Platform are provided, issued and managed directly by licensed and regulated financial institution partners of ULinkOne, as further described in Section II.4 (Partner Financial Services).

## **2. Scope of Services**

ULinkOne provides a digital platform through its mobile application and related software interfaces, enabling eligible users to access and manage their integrated financial services experience. The scope of Services provided by ULinkOne includes, but is not limited to:

### **Platform Account & Interface Management:**

Access to the ULinkOne platform interface, including tools to view account information, transaction histories and operational status made available through connected financial service providers;

### **Instruction Transmission & Facilitation:**

Technology capabilities that enable users to submit instructions, requests and authorizations for transmission to applicable third-party financial institutions;

### **Membership & Premium Privileges:**

Access to membership tiers, concierge features and other premium platform benefits offered by ULinkOne from time to time, subject to applicable terms;

### **Financial Product Integration:**

A streamlined interface enabling users to access, apply for and interact with third-party financial products and services, including bank accounts, debit card services, and credit facilities provided by applicable financial service providers.

For the avoidance of doubt, ULinkOne operates as a technology platform provider. The Services primarily consist of platform operation, user interface facilitation, information display and instruction transmission. ULinkOne does not receive, hold, control or custody user funds or digital assets, and does not independently issue payment cards or provide financial products unless separately disclosed under applicable terms.

## **3. Partner Financial Services**

To provide users with access to integrated financial services, ULinkOne facilitates access to banking, payment and credit services provided by licensed third-party financial service providers. By accessing these services through the Platform, you acknowledge and agree that such services are provided subject to separate agreements and terms issued by the applicable providers.

**Banking and Payment Services:**

Banking accounts, payment services, and associated card features are provided directly by FV Bank International Inc., a regulated banking institution licensed by the Office of the Commissioner of Financial Institutions of Puerto Rico.

Accounts and services provided by FV Bank are governed by FV Bank's separate Account Agreement, cardholder terms and applicable disclosures. FV Bank is not insured by the Federal Deposit Insurance Corporation (FDIC). Any applicable regulatory protections, asset safeguarding arrangements, or other protections relating to your accounts and balances are provided by FV Bank in accordance with applicable laws, regulatory requirements, and the terms disclosed by FV Bank.

**Credit and Financing Services:**

Credit facilities and related financing services available through the Platform are originated, assessed and provided exclusively by separately licensed money lenders holding valid Money Lenders Licences under the Money Lenders Ordinance (Cap.163 of the Laws of Hong Kong). ULinkOne does not itself provide credit facilities. Any credit agreement entered into by you is solely between you and the relevant licensed money lender and is governed by separate credit documentation.

**Independent Service Providers:**

Third-party financial service providers operate independently from ULinkOne. ULinkOne is not responsible for decisions, actions or omissions of such providers, including account approval, credit approval, service availability, suspension or termination decisions.

**4. Platform Account**

Your Platform Account is your personal account maintained with ULinkOne for accessing the Platform, managing your membership relationship, and using the Services made available through the Platform.

Your Platform Account enables you to access available platform features, manage your membership benefits, maintain your preferences, receive communications from ULinkOne, and interact with integrated financial services provided by our Financial Partners.

For the avoidance of doubt, your Platform Account is separate from any bank account, payment account, card account, or credit facility provided by any Financial Partner. Your Platform Account does not hold, store, or represent any monetary value or digital assets, and does not constitute a bank account, deposit account, or

financial product provided by ULinkOne.

Subject to applicable eligibility requirements, your Platform Account may provide access to different levels of membership services, premium features, dedicated support services, and other benefits offered by ULinkOne from time to time. Membership benefits and platform privileges may vary depending on your eligibility, membership status, and applicable terms.

Each user may maintain only one primary Platform Account unless otherwise approved by ULinkOne. Platform Accounts are personal to the registered user and may not be transferred, assigned, or shared with any other person. Where a Platform Account is created or used on behalf of an authorized entity or representative arrangement, additional verification and authorization requirements may apply.

## **5. Membership**

Membership is a platform-based status associated with your ULinkOne Platform Account. Eligible users who register and maintain a Platform Account may receive membership status and access certain membership-related features, services and privileges offered by ULinkOne from time to time.

Membership levels, categories, eligibility criteria, features, benefits and privileges may be established, modified, updated or discontinued by ULinkOne at its discretion based on platform development, user experience, business considerations and applicable requirements.

Membership benefits may include, without limitation, access to enhanced platform features, premium service experiences, dedicated support channels, partner-related benefits, and other privileges made available through the Platform. The availability and scope of any membership benefit may vary depending on membership status, eligibility requirements, applicable terms and other factors determined by ULinkOne from time to time.

Membership status and any related benefits are provided as part of the ULinkOne platform experience only. Membership does not constitute a financial product, investment product, deposit arrangement, credit facility, insurance product, or any guaranteed right, return, or entitlement. Unless expressly stated otherwise, membership benefits do not have any monetary value and may not be transferred, assigned or redeemed for cash.

## **6. Opening Platform Account**

Platform Account onboarding may be facilitated through our designated relationship managers or authorized representatives, who will assist you throughout the registration and account establishment process.

As part of the Platform Account opening process, ULinkOne may collect, verify and

process information relating to you, including personal identification information, contact details, source of funds information, tax-related information, and other information required for account administration, regulatory compliance and risk management purposes. The collection, use, storage and sharing of such information will be conducted in accordance with our Privacy Policy, Article 8 Personal Data & Privacy herein and applicable laws and regulations.

You agree to provide complete, accurate and up-to-date information and to promptly notify ULinkOne of any material changes to the information provided during the onboarding process. ULinkOne may request additional information or supporting documents where necessary to verify your identity, assess eligibility, comply with applicable legal and regulatory obligations, or maintain the security and integrity of the Platform.

The establishment of a Platform Account is subject to ULinkOne's internal review and applicable onboarding requirements, including identity verification, customer due diligence and other compliance procedures. ULinkOne reserves the right to approve or decline any Platform Account application at its discretion where permitted by applicable laws and regulations.

For the avoidance of doubt, the successful establishment of a Platform Account does not constitute approval, opening or activation of any banking account, payment card service, custody service or credit facility provided by any Financial Partner. Any such financial products or services require separate applications, assessments and approvals by the applicable Financial Partners in accordance with their respective terms and requirements.

## **7. User Authorization and Instructions**

By using the Services, you authorize ULinkOne to receive, process and transmit your requests, instructions and communications relating to the Services and applicable financial products or services to the relevant Financial Partners.

You acknowledge that certain actions initiated through the Platform, including account applications, payment instructions, service requests, information updates or other transactions, may require transmission to and processing by the applicable Financial Partners. ULinkOne acts as a technology platform facilitating such communications and does not independently determine, approve or execute financial decisions on behalf of any Financial Partner.

You authorize ULinkOne to rely on instructions, requests and communications submitted through your Platform Account, including those authenticated through your account credentials, security procedures, electronic verification methods or other approved authentication mechanisms. Any instruction received through such authorized channels may be treated as valid and binding unless ULinkOne has actual knowledge that such instruction is unauthorized or invalid.

You are responsible for maintaining the confidentiality and security of your Platform Account credentials, authentication information and devices used to access the Services. You must promptly notify ULinkOne if you believe that your account, credentials or security information have been compromised or if any unauthorized activity has occurred.

You acknowledge that certain instructions may be subject to additional verification, review, approval or rejection by ULinkOne or the applicable Financial Partner in accordance with applicable laws, regulatory requirements, internal policies and risk management procedures.

## **8. Personal Data & Privacy**

Your personal information is an essential part of establishing and maintaining your relationship with ULinkOne and accessing the Services. To provide the Services, establish your Platform Account, facilitate access to Financial Partner services, and comply with applicable legal and regulatory requirements, ULinkOne may collect, verify, process and maintain information relating to you.

Such information may include, without limitation, identification information, contact details, financial information, source of funds information, tax-related information, transaction-related information, device and usage information, and other information necessary for account administration, security, compliance and risk management purposes.

You acknowledge and agree that ULinkOne may process and share relevant information with applicable Financial Partners, including FV Bank and licensed credit providers, where necessary to facilitate the provision of financial services, complete onboarding procedures, conduct customer due diligence, meet regulatory obligations, or maintain the security and integrity of the Services.

ULinkOne will handle personal information in accordance with applicable data protection laws and regulatory requirements, including the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong), applicable requirements of our Financial Partners, and other relevant international data protection standards where applicable.

Certain information and records may be retained for periods required by applicable laws, regulatory requirements, contractual obligations or legitimate business purposes, including customer due diligence, transaction monitoring, compliance, dispute resolution and record-keeping obligations.

For further information regarding how ULinkOne collects, uses, stores, transfers and protects personal information, please refer to our [Privacy Policy](#), which forms part of our overall privacy framework.

## **9. Account Security**

You are responsible for maintaining the confidentiality and security of your Platform Account credentials, authentication information and any devices used to access the Services. You should take reasonable steps to protect your account information, including maintaining secure passwords, enabling available security features, and preventing unauthorized access to your account or devices.

You agree that any activity, request or instruction submitted through your Platform Account using your registered credentials, authentication methods or approved security procedures may be treated as authorized by you, unless ULinkOne has actual knowledge that such activity or instruction is unauthorized or fraudulent.

You must notify ULinkOne promptly if you become aware of or reasonably suspect any unauthorized access, loss, theft, compromise of your credentials, or suspicious activity relating to your Platform Account. You agree to cooperate with ULinkOne and provide information reasonably required to investigate and address such security concerns.

ULinkOne may implement, modify or require additional security measures from time to time, including identity verification procedures, multi-factor authentication, transaction verification or other security controls, where necessary to protect users, maintain platform security, comply with applicable laws and regulations, or meet the requirements of our Financial Partners.

## **10. Service Support**

ULinkOne provides you support services designed to assist you with your use of the Platform and the Services. Our support services are intended to address matters relating to your Platform Account, membership services, platform features, service inquiries, and other aspects of your overall experience with ULinkOne.

You may contact ULinkOne through the support channels made available through the Platform or otherwise communicated to you by ULinkOne from time to time. Our support team may assist with your inquiries, provide relevant information, coordinate internal resources, and facilitate the handling of requests relating to the Services.

Where your inquiry relates to a financial product or service provided through a Financial Partner, including banking services, payment card services or credit facilities, ULinkOne will coordinate with the relevant Financial Partner and assist in addressing your request. Any assessment, approval, decision-making or action relating to such financial product or service will be undertaken in accordance with the applicable requirements, policies and procedures of the relevant Financial Partner.

ULinkOne maintains procedures for receiving, reviewing and handling complaints relating to the Services. Any complaint submitted to ULinkOne will be handled in

accordance with ULinkOne's applicable Complaint Handling Policy.

ULinkOne may provide enhanced support services, dedicated assistance or other service arrangements to eligible members in accordance with applicable membership benefits.

#### **11. Fees**

Fees are charged in accordance with our Schedule of Fees, as outlined in the applicable agreement(s). If we assess a fee for any other service, or make a change to our Schedule of Fees, we will let you know in advance, as required by law.

To the extent you access our Services through a mobile or tablet device, your wireless service carrier's charges, data rates, and other fees may apply.

#### **12. Credit Products**

ULinkOne may provide eligible users with access to certain credit products and financing solutions offered through the Platform by licensed financial service providers.

Credit products available through the Platform are designed to provide eligible users with access to financing facilities based on applicable eligibility requirements, risk assessments and other criteria established by the relevant credit provider.

Any credit facility made available through the Platform is provided exclusively by the applicable licensed money lender or other authorized credit provider. ULinkOne does not itself extend credit, determine credit approval, set lending terms, or make independent lending decisions.

The availability, amount, terms and conditions of any credit facility may depend on factors determined by the relevant credit provider, including eligibility requirements, assessment results, applicable policies and risk management procedures. The relevant credit provider remains solely responsible for credit assessment, approval decisions, applicable fees, repayment obligations and enforcement of the relevant credit agreement.

Where you apply for or use a credit product through the Platform, you may be required to enter into a separate credit agreement with the relevant credit provider. Such credit agreement will govern the terms of the applicable credit facility, including the amount of credit available, applicable charges, repayment obligations, security arrangements and other relevant terms.

### **Section III. General Terms**

#### **13. Disclaimer of Warranties**

The Platform and Services are provided on an "as is" and "as available" basis, without



warranties or conditions of any kind, whether express, implied or statutory, to the maximum extent permitted by applicable law.

ULinkOne does not make any representation or warranty that the Platform or Services will be uninterrupted, timely, secure, error-free, accurate, complete or free from defects. While ULinkOne uses reasonable efforts to maintain the availability and functionality of the Platform, certain aspects of the Services may depend on third-party systems, infrastructure, networks and Financial Partners outside of ULinkOne's direct control.

To the maximum extent permitted by applicable law, ULinkOne disclaims all implied warranties, including warranties of merchantability, fitness for a particular purpose, title, non-infringement, accuracy and reliability in relation to the Platform and Services.

ULinkOne does not warrant or guarantee the approval, availability, performance, outcome or continued availability of any financial product or service provided by Financial Partners. Any banking services, payment services or credit facilities accessed through the Platform are subject to the applicable terms, policies and decisions of the relevant Financial Partners.

Nothing in these Terms excludes or limits any rights or protections that cannot be excluded or limited under applicable laws.

#### **14. Limitation of Liability**

To the maximum extent permitted by applicable law, ULinkOne and its affiliates, directors, officers, employees, representatives, agents, contractors and service providers shall not be liable for any indirect, incidental, consequential, special, exemplary or punitive damages, or any loss of profits, loss of business opportunities, loss of anticipated savings, loss of data or reputational damage, arising out of or relating to your access to or use of the Platform or Services, even if ULinkOne has been advised of the possibility of such damages.

ULinkOne shall only be responsible for losses arising directly from its own breach of these Terms or its failure to perform the Services expressly undertaken by ULinkOne under these Terms. ULinkOne shall not be responsible for any acts, omissions, decisions, failures or service interruptions of any Financial Partner, payment network, technology provider or other third-party service provider, including any decision relating to account approval, credit assessment, transaction processing, service availability, suspension or termination of any financial product or service.

To the maximum extent permitted by applicable law, the aggregate liability of ULinkOne arising out of or relating to these Terms, the Platform or the Services, regardless of the form of action or legal theory, shall not exceed the total amount of fees actually paid by you to ULinkOne during the six (6) months immediately

preceding the event giving rise to the claim.

The limitations and exclusions set out in this Section shall apply regardless of whether the claim arises in contract, tort, negligence, statutory duty or any other legal basis, and shall apply even if any limited remedy fails of its essential purpose.

Nothing in these Terms shall exclude or limit any liability that cannot be excluded or limited under applicable law.

### **15. Indemnity**

You agree to indemnify and hold harmless ULinkOne, its affiliates, and their respective directors, officers, employees, representatives, agents, contractors and Financial Partners from and against any claims, liabilities, losses, damages, expenses and costs (including reasonable legal fees) arising out of or relating to:

- (a) your breach of these Terms or any applicable agreement;
- (b) your violation of applicable laws, regulations or third-party rights;
- (c) your misuse of the Platform or Services; or
- (d) any unauthorized, fraudulent or unlawful activity conducted through your Platform Account.

### **16. Intellectual Property**

We own all right, title, and interest in the Services and associated software and technology. This means that everything on our website (for example, text, graphics, links, logos, images) is our intellectual property. You agree not to use our intellectual property for any purpose. The technology and software underlying the Services or distributed in connection with the Services are the property of Current and its affiliates (the “**Software**”).

### **17. Modifications**

ULinkOne may from time to time modify, update, enhance, suspend or discontinue certain features, functions, content, products or services available through the Platform to reflect changes in our business operations, technology development, security requirements, regulatory obligations, market conditions or arrangements with Financial Partners.

Such modifications may include changes to platform features, membership programs, service processes, supported products or services, user experience, support channels or the availability of certain functions.

Where a modification materially affects your use of the Services or your rights and obligations under these Terms, ULinkOne may provide notice through appropriate channels, including the Platform, email or other communication methods associated

with your Platform Account, where required by applicable laws or regulations.

You acknowledge that certain Services available through the Platform may depend on Financial Partners and other third-party service providers. ULinkOne may adjust, replace, suspend or discontinue access to any related features or services where necessary due to changes in the availability, requirements or arrangements of such third parties.

Your continued access to or use of the Services after any modification becomes effective constitutes your acceptance of the modified Services and applicable terms, unless otherwise required by applicable law.

## **18. Communications**

ULinkOne may communicate with you regarding your Platform Account, the Services, membership benefits, security matters, regulatory requirements, transactions, and other matters relating to your relationship with ULinkOne through electronic means, including email, notifications within the Platform, mobile application notifications, SMS, telephone, or other communication channels associated with your Platform Account.

You agree that electronic communications provided by ULinkOne satisfy any legal requirement that such communications be provided in writing, to the extent permitted by applicable laws and regulations. You further consent to receive communications, notices, disclosures and other information electronically in connection with your use of the Services.

You are responsible for ensuring that the contact information associated with your Platform Account, including your email address, telephone number and other communication details, remains accurate and up to date. ULinkOne may rely on the contact information provided by you when sending communications, notices or other information relating to the Services.

For security and compliance purposes, ULinkOne may require verification of your identity, account information or authorization status before responding to certain requests or processing certain communications. This may include requests relating to account information, service changes, security matters, transaction-related inquiries or other sensitive matters. Where you authorize any representative, assistant or other person to communicate with ULinkOne or act on your behalf, you remain responsible for ensuring that such authorization is valid and properly maintained.

You may contact ULinkOne through the support channels, communication methods or contact information made available through the Platform or otherwise provided by ULinkOne from time to time. You may submit questions, requests, feedback or other communications relating to your use of the Services through such channels.

Where you provide feedback, suggestions, comments or other submissions relating

to the Platform or Services, you acknowledge that ULinkOne may use such feedback to improve, develop and enhance the Platform and Services. Unless otherwise agreed, ULinkOne has no obligation to implement any feedback or provide compensation in connection with such submissions.

#### **19. Changes to the Terms**

ULinkOne may update or modify these Terms from time to time to reflect changes to the Services, applicable laws and regulations, regulatory requirements, or our business operations.

Any updated Terms will be made available through the Platform or communicated to you through appropriate channels. Unless otherwise stated, the updated Terms will become effective upon publication.

Your continued access to or use of the Services after the updated Terms become effective constitutes your acceptance of the revised Terms.

#### **20. Suspension and Termination**

ULinkOne may suspend, restrict or terminate your access to the Platform or any Services provided through the Platform where we reasonably determine that such action is necessary, **including where:**

- (a) you breach these Terms, any applicable product terms or other agreements with ULinkOne;
- (b) you provide inaccurate, incomplete or misleading information, fail to complete required verification procedures, or fail to provide information reasonably required for compliance, security or regulatory purposes;
- (c) your account or use of the Services involves suspected fraud, unlawful activity, security risks, violation of applicable laws or regulations, or conduct that may expose ULinkOne or its Financial Partners to legal, regulatory or operational risks;
- (d) we are required to do so by applicable laws, regulations, regulatory authorities, or requirements of our Financial Partners; or
- (e) we discontinue, modify or no longer provide the relevant Services.

You may request closure of your Platform Account at any time through the channels provided by ULinkOne. Upon closure of your Platform Account, your access to the Platform and related Services, including any financial products or services made available through the Platform, may be suspended or terminated in accordance with applicable procedures.

Where your Platform Account or Services are suspended or terminated, ULinkOne may take reasonable steps to complete outstanding transactions, settle any amounts due, process remaining obligations, and handle any applicable funds, data or records in accordance with applicable laws, regulations and relevant agreements.

Termination of your access to the Services will not affect any rights, obligations or

liabilities that have accrued before termination or any provisions of these Terms which by their nature should survive termination, including provisions relating to intellectual property, indemnification, limitation of liability, governing law and dispute resolution.

## **21. Assignment**

You may not assign, transfer or otherwise dispose of any rights or obligations under these Terms or your Platform Account without ULinkOne's prior written consent.

ULinkOne may assign or transfer these Terms, in whole or in part, to an affiliate, successor or third party in connection with a merger, acquisition, restructuring or transfer of its business.

These Terms shall be binding upon and benefit the parties and their respective successors and permitted assigns.

## **22. Governing Law**

These Terms and any dispute or claim arising out of or in connection with these Terms or the Services shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region, without regard to its conflict of laws principles.

## **23. Arbitration**

Any dispute, controversy or claim arising out of or relating to these Terms or the Services shall first be submitted to the parties for good faith consultation. If the dispute cannot be resolved within thirty (30) days after written notice of the dispute, it shall be finally resolved by arbitration administered by the Hong Kong International Arbitration Centre ("HKIAC") in accordance with the HKIAC Administered Arbitration Rules.

The seat of arbitration shall be Hong Kong. The arbitration shall be conducted in English before one arbitrator. The arbitral award shall be final and binding upon the parties.

Each party shall bear its own legal costs, and the costs of arbitration shall be allocated in accordance with the HKIAC Rules and the determination of the arbitral tribunal.

Nothing in this Section prevents either party from seeking urgent interim or injunctive relief from any court of competent jurisdiction where necessary to protect its rights.

## **24. Severability**

If any provision of these Terms is found unenforceable, then that provision will be severed from

these Terms and not affect the validity and enforceability of any remaining provisions.

## **25. Entire Agreement**

These Terms, together with the Privacy Policy, Complaint Handling Policy, Fee Policy and any other policies or documents expressly incorporated by reference, constitute the entire agreement between you and ULinkOne regarding your access to and use of the Platform and Services.

These Terms supersede any prior communications, representations or understandings relating to the subject matter of these Terms, except where otherwise expressly agreed by ULinkOne.

Where you access or use products or services provided by Financial Partners, such products or services may be subject to separate terms and agreements provided by the relevant Financial Partners.

## **26. Signature**

By creating a Platform Account, accessing the Services, or electronically accepting these Terms through the Platform, you acknowledge that you have read, understood and agreed to be bound by these Terms.

You agree that your electronic acceptance, including any electronic signature, confirmation, acknowledgement or other authentication method recorded through the Platform, constitutes your valid acceptance of these Terms and has the same legal effect as a written signature to the extent permitted by applicable laws.

ULinkOne may retain records of your acceptance, including the date, time, account information and relevant electronic records, as evidence of your agreement to these Terms.

*- End -*

# ULinkOne 流動應用程式服務條款

最後更新日期：2026 年 8 月

歡迎使用 ULinkOne。我們很高興為您提供存取我們數位平台及相關流動應用程式（統稱為「服務」）的權限。本服務條款（「本條款」）規範您存取及使用服務的行為，並訂明適用於您與 ULinkOne 的權利及責任。請仔細閱讀本條款，因其包含有關您使用服務的重要資訊。

當您註冊平台帳戶或存取服務的任何部分，即表示您確認已閱讀、理解並同意受本條款約束。本條款自您註冊平台帳戶之日起生效，並持續有效直至根據本條款終止為止。

## 第一部分：定義

- (1) **ULinkOne、「本公司」**：指 ULinkOne，一家根據香港法律註冊成立的金融科技公司，負責營運平台並提供本條款所述的服務。
- (2) **平台**：指由 ULinkOne 營運的數位平台，包括其網站、流動應用程式、軟件介面、系統及相關服務，用戶可透過該等渠道存取服務。
- (3) **平台帳戶**：指您為存取及使用我們平台上特定服務功能而獲要求建立的帳戶。
- (4) **金融合作夥伴**：指透過平台提供金融產品或服務的任何獲發牌或受監管的金融機構、服務提供者或其他獲授權實體。
- (5) **服務**：指 ULinkOne 透過平台提供的服務，包括平台存取、帳戶管理、會員服務、技術介面、客戶支援及本條款所述的其他相關服務。

## 第二部分：特別條款

### 1. 我們是誰

ULinkOne 是一家在香港註冊成立的金融科技公司，營運數位金融服務平台。我們透過平台為高淨值人士提供技術驅動的金融服務及相關流動服務的存取途徑。

ULinkOne 為技術平台提供者，其本身並不作為銀行、接受存款機構、發卡機構、託管人或受監管金融服務提供者營運。透過我們的專有軟件及平台，我們協助合資格用戶存取精選的金融產品及服務，包括帳戶服務、卡類服務及其他金融解決方案。

透過平台提供的底層金融服務，均由 ULinkOne 的獲發牌及受監管金融機構合作夥伴直接提供、發行及管理，詳情見第二部分第 4 條（合作夥伴金融服務）。

### 2. 服務範圍

ULinkOne 透過其流動應用程式及相關軟件介面提供數位平台，協助符合條件的用戶存取及管理其綜合金融服務體驗。ULinkOne 提供的服務範圍包括但不限於：

**平台帳戶及介面管理：**存取 ULinkOne 平台介面，包括查看由已連結金融服務提供者所提供之帳戶資訊、交易歷史紀錄及營運狀態的工具；

**指令傳輸及轉達：**允許用戶提交指令、請求及授權以傳輸至適用第三方金融機構的技術功能；

**會員及尊享權益：**存取 ULinkOne 不定期提供且受適用條款約束的會員等級、管家服務功能及其他尊享平台權益；及

**金融產品集成：**流暢的介面，使用戶能夠存取、申請及使用第三方金融產品及服務，包括由適用金融服務提供者提供的銀行帳戶、借記卡服務及信貸設施。

為免生疑問，ULinkOne 作為技術平台提供者營運。服務主要由平台營運、用戶介面轉達、資訊顯示及指令傳輸組成。ULinkOne 不接收、持有、控制或託管用戶資金或數位資產，且除非在適用條款下另行披露，否則不獨立發行支付卡或提供金融產品。

### 3. 合作夥伴金融服務

為向用戶提供綜合金融服務的存取途徑，ULinkOne 協助用戶存取由獲發牌第三方金融服務提供者提供的銀行、支付及信貸服務。透過平台存取該等服務，即表示您確認並同意該等服務的提供受限於相關提供者發布的獨立協議及條款。

**銀行及支付服務：**銀行帳戶、支付服務及相關卡功能由 **FV Bank International Inc.** 直接提供，該機構為受波多黎各金融機構專員辦事處（Office of the Commissioner of Financial Institutions of Puerto Rico）監管及發牌的銀行機構。由 FV Bank 提供的帳戶及服務受 FV Bank 的獨立帳戶協議、持卡人條款及適用披露文件約束。**FV Bank 不受聯邦存款保險公司（FDIC）保障。**任何與您的帳戶及餘額相關的適用監管保障、資產安全保障安排或其他保障，均由 FV Bank 根據適用法律、監管要求及 FV Bank 披露的條款提供。

**信貸及融資服務：**透過平台提供的信貸設施及相關融資服務，均由根據《放債人條例》（香港法例第 163 章）持有有效放債人牌照的獨立持牌放債人專屬發起、評估及提供。ULinkOne 本身不提供信貸設施。您簽訂的任何信貸協議純屬您與相關持牌放債人之間的協議，並受獨立的信貸文件約束。

**獨立服務提供者：**第三方金融服務提供者獨立於 ULinkOne 營運。ULinkOne 對該等提供者的決定、行為或遺漏概不負責，包括帳戶審批、信貸審批、服務可用性、暫停或終止決定。

### 4. 平台帳戶

您的平台帳戶是您在 ULinkOne 開立及維護的個人帳戶，用於存取平台、管理您的會員關係以及使用透過平台提供的服務。

您的平台帳戶使您能夠存取可用的平台功能、管理您的會員權益、維護您的偏好設定、接收來自 ULinkOne 的通訊，以及與我們金融合作夥伴提供的集成金融服務進行互動。

為免生疑問，您的平台帳戶與任何金融合作夥伴提供的任何銀行帳戶、支付帳戶、卡帳戶或信貸設施均屬分離。您的平台帳戶不持有、儲存或代表任何金錢價值或數位資產，亦不構成由 ULinkOne 提供



的銀行帳戶、存款帳戶或金融產品。

在符合適用資格要求的前提下，您的平台帳戶可提供對 ULinkOne 不定期提供之不同等級會員服務、尊享功能、專屬支援服務及其他權益的存取途徑。會員權益及平台特權可能因您的資格、會員狀態及適用條款而有所不同。

除非 ULinkOne 另行批准，否則每位用戶僅可維護一個主要平台帳戶。平台帳戶僅限註冊用戶個人使用，不得轉讓、讓與或與任何其他人士共享。若平台帳戶係代表獲授權實體或代表安排所建立或使用，則可能適用額外的核實及授理要求。

## 5. 會員資格

會員資格是與您的 ULinkOne 平台帳戶相關聯的基於平台的身份狀態。符合條件且註冊並維護平台帳戶的用戶，可獲得會員身份並存取 ULinkOne 不定期提供的特定會員相關功能、服務及特權。

ULinkOne 可根據平台發展、用戶體驗、商業考量及適用要求，自行決定設立、修改、更新或中止會員等級、類別、資格標準、功能、權益及特權。

會員權益可包括（但不限於）存取增強型平台功能、尊享服務體驗、專屬支援渠道、合作夥伴相關權益以及透過平台提供的其他特權。任何會員權益的可用性及範圍可能取決於會員狀態、資格要求、適用條款及 ULinkOne 不定期確定的其他因素。

會員狀態及任何相關權益僅作為 ULinkOne 平台體驗的一部分提供。會員資格不構成金融產品、投資產品、存款安排、信貸設施、保險產品，亦不構成任何保證權益、回報或權利。除非另有明確說明，否則會員權益不具任何金錢價值，且不得轉讓、讓與或兌換現金。

## 6. 開立平台帳戶

平台帳戶的開戶流程可透過我們指定的客戶經理或授權代表協助進行，他們將在整個註冊及開戶過程中為您提供協助。

作為開立平台帳戶流程的一部分，ULinkOne 可能收集、核實及處理與您相關的資訊，包括個人身份識別資訊、聯絡詳情、資金來源資訊、稅務相關資訊，以及帳戶管理、法規遵從和風險管理目的所需的其他資訊。該等資訊的收集、使用、儲存及共享將根據我們的《私隱政策》、本條款第 8 條（個人資料與私隱）以及適用法律法規進行。

您同意提供完整、準確及最新的資訊，並在開戶流程中提供的資訊發生任何重大變更時及時通知 ULinkOne。在必要時，ULinkOne 可要求提供額外資訊或證明文件，以核實您的身份、評估資格、遵守適用的法律及監管義務，或維護平台的安全與完整性。

開立平台帳戶須經 ULinkOne 內部審查並符合適用的開戶要求，包括身份核實、客戶盡職審查及其他合規程序。在適用法律法規允許的情況下，ULinkOne 保留自行決定批准或拒絕任何平台帳戶申請的權利。

為免生疑問，成功建立平台帳戶並不構成對任何金融合作夥伴提供的任何銀行帳戶、支付卡服務、託管服務或信貸設施的批准、開立或啟用。任何該等金融產品或服務均需要根據相應金融合作夥伴各自

的條款及要求進行獨立的申請、評估及審批。

## 7. 用戶授權與指令

透過使用服務，您授權 ULinkOne 接收、處理及傳輸您與服務及適用金融產品或服務相關的請求、指令及通訊予相關金融合作夥伴。

您確認，透過平台發起的特定行為（包括帳戶申請、支付指令、服務請求、資訊更新或其他交易）可能需要傳輸予適用的金融合作夥伴並由其處理。ULinkOne 作為轉達該等通訊的技術平台，並不代表任何金融合作夥伴獨立決定、審批或執行金融決策。

您授權 ULinkOne 信任透過您的平台帳戶提交的指令、請求及通訊，包括透過您的帳戶憑證、安全程序、電子核實方法或其他獲批准的認證機制完成認證的指令、請求及通訊。除非 ULinkOne 確實知悉該指令未獲授權或無效，否則透過該等授權渠道接收的任何指令均可被視為有效且具約束力。

您有責任對用於存取服務的平台帳戶憑證、認證資訊及裝置保密並確保其安全。若您認為您的帳戶、憑證或安全資訊已受損，或發生任何未經授權的活動，您必須立即通知 ULinkOne。

您確認，根據適用法律、監管要求、內部政策及風險管理程序，特定指令可能需要接受 ULinkOne 或適用金融合作夥伴的額外核實、審查、批准或拒絕。

## 8. 個人資料與私隱

您的個人資料是建立及維護您與 ULinkOne 的關係以及存取服務的基石。為提供服務、建立您的平台帳戶、協助存取金融合作夥伴服務，以及遵守適用的法律和監管要求，ULinkOne 可能收集、核實、處理及維護與您相關的資訊。

該等資訊可包括（但不限於）身份識別資訊、聯絡詳情、財務資訊、資金來源資訊、稅務相關資訊、交易相關資訊、裝置及使用資訊，以及帳戶管理、安全、合規及風險管理目的所需的其他資訊。

您確認並同意，在協助提供金融服務、完成開戶程序、進行客戶盡職審查、履行監管義務或維護服務安全與完整性所必需的情況下，ULinkOne 可處理並與適用的金融合作夥伴（包括 FV Bank 及持牌信貸提供者）共享相關資訊。

ULinkOne 將根據適用的個人資料保護法律及監管要求處理個人資料，包括《個人資料（私隱）條例》（香港法例第 486 章）、我們金融合作夥伴的適用要求，以及其他適用的相關國際資料保護標準。

特定資訊及紀錄可能會在適用法律、監管要求、合約義務或合法商業目的（包括客戶盡職審查、交易監控、合規、爭議解決及紀錄保存義務）要求的期限內予以保留。

有關 ULinkOne 如何收集、使用、儲存、傳輸及保護個人資料的進一步詳情，請參閱我們的《私隱政策》，該政策構成我們整體私隱框架的一部分。

## 9. 帳戶安全

您有責任對您的平台帳戶憑證、認證資訊以及用於存取服務的任何裝置保持保密及安全。您應採取合

理措施保護您的帳戶資訊，包括維護安全密碼、啟用可用的安全功能，以及防止對您的帳戶或裝置進行未授權存取。

您同意，使用您註冊的憑證、認證方法或獲批准的安全程序透過您的平台帳戶提交的任何活動、請求或指令，均可被視為已獲得您的授權，除非 ULinkOne 確實知悉該活動或指令未經授權或屬於欺詐。

若您知悉或合理懷疑您的平台帳戶存在任何未授權存取、遺失、盜竊、憑證受損或可疑活動，您必須立即通知 ULinkOne。您同意配合 ULinkOne 並提供合理要求的資訊，以調查並處理該等安全疑慮。

ULinkOne 可不定期實施、修改或要求額外的安全措施，包括身份核實程序、多重身份驗證、交易核實或其他安全控制，以在必要時保護用戶、維護平台安全、遵守適用法律法規，或符合我們金融合作夥伴的要求。

## 10. 服務支援

ULinkOne 為您提供支援服務，旨在協助您使用平台及服務。我們的支援服務旨在解決與您的平台帳戶、會員服務、平台功能、服務查詢以及您對 ULinkOne 整體體驗的其他方面相關的事宜。

您可透過平台提供的支援渠道，或 ULinkOne 不定期向您通訊的其他方式聯絡 ULinkOne。我們的支援團隊可就您的查詢提供協助、提供相關資訊、協調內部資源，並協助處理與服務相關的請求。

若您的查詢涉及透過金融合作夥伴提供的金融產品或服務（包括銀行服務、支付卡服務或信貸設施），ULinkOne 將與相關金融合作夥伴進行協調，並協助處理您的請求。與該等金融產品或服務相關的任何評估、審批、決策或行動，均將根據相關金融合作夥伴的適用要求、政策及程序進行。

ULinkOne 設有接收、審查及處理與服務相關投訴的程序。提交予 ULinkOne 的任何投訴均將根據 ULinkOne 適用的《投訴處理政策》進行處理。

ULinkOne 可根據適用的會員權益，向符合條件的會員提供增強型支援服務、專屬協助或其他服務安排。

## 11. 費用

費用乃根據我們適用協議中概述的《收費表》收取。若我們就任何其他服務收取費用，或對《收費表》作出變更，我們將按法律要求提前通知您。

在您透過流動裝置或平板電腦存取我們服務的範圍內，您的無線電訊服務營運商的收費、數據流量費及其他費用可能適用。

## 12. 信貸產品

ULinkOne 可向符合條件的用戶提供對由持牌金融服務提供者透過平台提供的特定信貸產品及融資解決方案的存取途徑。

透過平台提供的信貸產品，旨在根據相關信貸提供者確定的適用資格要求、風險評估及其他標準，向符合條件的用戶提供存取融資設施的途徑。

透過平台提供的任何信貸設施均專由適用的持牌放債人或其他獲授權信貸提供者提供。ULinkOne 本身不發放信貸、不決定信貸審批、不制定貸款條款，亦不作出獨立的放貸決策。

任何信貸設施的可用性、金額、條款及條件可能取決於相關信貸提供者確定的因素，包括資格要求、評估結果、適用政策及風險管理程序。相關信貸提供者對信貸評估、審批決定、適用費用、還款義務及相關信貸協議的執行承擔全責。

若您透過平台申請或使用信貸產品，您可能需要與相關信貸提供者簽訂獨立的信貸協議。該信貸協議將規範適用信貸設施的條款，包括可用信貸額度、適用費用、還款義務、擔保安排及其他相關條款。

### 第三部分：一般條款

#### 13. 免責聲明

在適用法律允許的最大範圍內，平台及服務乃按「現狀」（"as is"）及「按現有可供使用」（"as available"）的基礎提供，不附帶任何形式的保證或條件（不論是明示、暗示或法定）。

ULinkOne 不就平台或服務將不中斷、及時、安全、無誤、準確、完整或無缺點作出任何陳述或保證。儘管 ULinkOne 盡合理努力維護平台的可用性及其功能，但服務的特定方面可能依賴於 ULinkOne 直接控制之外的第三方系統、基礎設施、網絡及金融合作夥伴。

在適用法律允許的最大範圍內，ULinkOne 免除所有暗示保證，包括關於平台及服務的適銷性、特定用途的適用性、所有權、非侵權性、準確性及可靠性的保證。

ULinkOne 不就金融合作夥伴提供的任何金融產品或服務的審批、可用性、履約、結果或持續可用性作出保證或擔保。透過平台存取的任何銀行服務、支付服務或信貸設施均受限於相關金融合作夥伴的適用條款、政策及決定。

本條款中的任何內容均不排除或限制適用法律下不可排除或限制的任何權利或保障。

#### 14. 責任限制

在適用法律允許的最大範圍內，ULinkOne 及其聯屬公司、董事、高級職員、僱員、代表、代理人、承包商及服務提供者，均不對因您存取或使用平台或服務而引致或與之相關的任何間接、附帶、衍生性、特別、懲戒性或懲罰性損害賠償，或任何利潤損失、業務機會損失、預期節省損失、資料丟失或聲譽損害承擔責任，即使 ULinkOne 已獲悉該等損害的可能性亦然。

ULinkOne 僅對直接因其自身違反本條款或未能履行本條款下由 ULinkOne 明確承擔的服務而引致的損失承擔責任。

ULinkOne 對任何金融合作夥伴、支付網絡、技術提供者或其他第三方服務提供者的任何行為、遺漏、決定、故障或服務中斷概不負責，包括與帳戶審批、信貸評估、交易處理、服務可用性、任何金融產品或服務的暫停或終止相關的任何決定。

在適用法律允許的最大範圍內，無論訴訟形式或法律理論為何，ULinkOne 因本條款、平台或服務引致或與之相關的累計總責任，均不得超過您在引致索償的事由發生前六 (6) 個月內向 ULinkOne 實際支付的費用總額。

本條規定的限制及排除條款無論索償是基於合約、侵權、疏忽、法定職責或任何其他法律依據均適用，且即使任何有限補救措施未能達到其主要目的亦同樣適用。

本條款中的任何內容均不排除或限制根據適用法律不可排除或限制的任何責任。

## 15. 賠償

您同意賠償 ULinkOne、其聯屬公司及其各自的董事、高級職員、僱員、代表、代理人、承包商及金融合作夥伴，並使其免受因以下事由引致或與之相關的任何索償、責任、損失、損害、費用及開支（包括合理的律師費）：

- (a) 您違反本條款或任何適用協議；
- (b) 您違反適用法律法規或第三方權利；
- (c) 您不當使用平台或服務；或
- (d) 透過您的平台帳戶進行的任何未授權、欺詐或非法活動。

## 16. 知識產權

我們擁有服務及相關軟件與技術的一切權利、所有權及權益。這意味著我們網站上的一切內容（例如文字、圖形、連結、標誌、圖像）均屬我們的知識產權。您同意不將我們的知識產權用於任何目的。服務底層的或與服務相關分發的技術及軟件屬本公司及其聯屬公司的財產（「軟件」）。

## 17. 修改

ULinkOne 可不定期修改、更新、增強、暫停或中止透過平台提供的特定功能、內容、產品或服務，以反映我們的業務營運、技術發展、安全要求、監管義務、市場狀況或與金融合作夥伴安排的變更。

該等修改可包括對平台功能、會員計劃、服務流程、支援的產品或服務、用戶體驗、支援渠道或特定功能可用性的變更。

若修改重大影響您對服務的使用或您在本條款下的權利及義務，在適用法律法規要求的情況下，ULinkOne 可透過適當渠道（包括平台、電郵或與您的平台帳戶相關聯的其他通訊方式）發出通知。

您確認，透過平台提供的特定服務可能依賴於金融合作夥伴及其他第三方服務提供者。因該等第三方的可用性、要求或安排發生變更，ULinkOne 可在必要時調整、替換、暫停或中止對任何相關功能或服務的存取。

在任何修改生效後，您繼續存取或使用服務即構成您接受修改後的服務及適用條款，除非適用法律另有要求。

## 18. 通訊

ULinkOne 可透過電子方式（包括電郵、平台內通知、流動應用程式通知、短訊、電話或與您的平台帳

戶相關聯的其他通訊渠道），就您的平台帳戶、服務、會員權益、安全事宜、監管要求、交易以及與您和 ULinkOne 關係相關的其他事宜與您通訊。

您同意，在適用法律法規允許的範圍內，ULinkOne 提供的電子通訊符合該等通訊須以書面形式提供的任何法定要求。您進一步同意以電子方式接收與您使用服務相關的通訊、通知、披露及其他資訊。

您有責任確保與您的平台帳戶相關聯的聯絡資訊（包括您的電郵地址、電話號碼及其他通訊詳情）保持準確及最新。ULinkOne 在發送與服務相關的通訊、通知或其他資訊時，可信任您提供的聯絡資訊。

出於安全及合規目的，ULinkOne 在回應特定請求或處理特定通訊前，可能要求核實您的身份、帳戶資訊或授權狀態。這可能包括與帳戶資訊、服務變更、安全事宜、交易相關查詢或其他敏感事宜相關的請求。若您授權任何代表、助手或其他人士與 ULinkOne 通訊或代表您行事，您仍有責任確保該授權有效且得到適當維護。

您可透過平台提供的支援渠道、通訊方法或聯絡資訊，或 ULinkOne 不定期提供其他方式聯絡 ULinkOne。您可透過該等渠道提交與您使用服務相關的問題、請求、反饋或其他通訊。

若您提供與平台或服務相關的反饋、建議、意見或其他提交內容，您確認 ULinkOne 可使用該等反饋來改進、開發及增強平台及服務。除非另有約定，否則 ULinkOne 沒有義務實施任何反饋或就該等提交內容提供補償。

## 19. 條款變更

ULinkOne 可不定期更新或修改本條款，以反映服務、適用法律法規、監管要求或我們業務營運的變更。

任何更新後的條款將透過平台提供或透過適當渠道向您通訊。除非另有說明，否則更新後的條款將於發布時即時生效。

在更新後的條款生效後，您繼續存取或使用服務即構成您接受修訂後的條款。

## 20. 暫停及終止

在我們合理認為有必要的情況下，ULinkOne 可暫停、限制或終止您對平台或透過平台提供的任何服務的存取，包括以下情況：

- (a) 您違反本條款、任何適用的產品條款或與 ULinkOne 的其他協議；
- (b) 您提供不準確、不完整或具誤導性的資訊，未能完成要求的核實程序，或未能提供合規、安全或監管目的合理要求的資訊；
- (c) 您的帳戶或對服務的使用涉及可疑的欺詐、非法活動、安全風險、違反適用法律法規，或可能使 ULinkOne 或其金融合作夥伴面臨法律、監管或營運風險的行為；
- (d) 適用法律、法規、監管機構或我們金融合作夥伴的要求要求我們這樣做；或
- (e) 我們中止、修改或不再提供相關服務。

您可隨時透過 ULinkOne 提供的渠道請求註銷您的平台帳戶。在您的平台帳戶註銷後，您對平台及相

關服務（包括透過平台提供的任何金融產品或服務）的存取可能會根據適用程序被暫停或終止。

若您的平台帳戶或服務被暫停或終止，ULinkOne 可採取合理步驟，根據適用法律、法規及相關協議完成未完成的交易、結算任何應付金額、處理剩餘義務，並處理任何適用的資金、資料或紀錄。

您對服務存取的終止不影響終止前已產生的任何權利、義務或責任，亦不影響本條款中按其性質應在終止後繼續有效的任何條款，包括與知識產權、賠償、責任限制、管轄法律及爭議解決相關的條款。

## 21. 轉讓

未經 ULinkOne 事先書面同意，您不得轉讓、讓與或以其他方式處置本條款或您的平台帳戶下的任何權利或義務。

ULinkOne 可在合併、收購、重組或業務轉讓時，將本條款的全部或部分轉讓或讓與予聯屬公司、繼承人或第三方。

本條款對各方及其各自的繼承人和獲准許的受讓人均具有約束力並使其獲益。

## 22. 管轄法律

本條款以及因本條款或服務引致或與之相關的任何爭議或索償，均受**香港特別行政區法律**管轄，並按其解釋，不考慮其法律衝突原則。

## 23. 仲裁

因本條款或服務引致或與之相關的任何爭議、糾紛或索償，應首先提交各方進行誠意協商。若爭議在發出書面爭議通知後三十 (30) 天內未能解決，則應提交予**香港國際仲裁中心 (HKIAC)**，並根據指定提交仲裁時有效的《香港國際仲裁中心機構仲裁規則》最終解決。

仲裁地應為**香港**。仲裁程序應以**英文**進行，由一名仲裁員審理。仲裁裁決為最終裁決，對各方均具約束力。每方應自行承擔其律師費，仲裁費用應根據 HKIAC 規則及仲裁庭的裁定進行分配。

本條中的任何內容均不妨礙任何一方在必要時向任何有管轄權的法院申請緊急臨時或禁制令救濟，以保護其權利。

## 24. 可分割性

若本條款的任何條款被裁定為不可執行，則該條款將從本條款中分割，且不影響任何其餘條款的有效性及其可執行性。

## 25. 完整協議

本條款連同《私隱政策》、《投訴處理政策》、《收費政策》及任何其他明確以引述方式納入的政策或文件，構成您與 ULinkOne 之間關於您存取及使用平台與服務的完整協議。

本條款取代先前就本條款主題事項所作出的任何通訊、陳述或理解，但 ULinkOne 另有明確同意者除外。

當您存取或使用由金融合作夥伴提供的產品或服務時，該等產品或服務可能受限於相關金融合作夥伴提供的獨立條款及協議。

## **26. 簽署**

透過建立平台帳戶、存取服務或透過平台以電子方式接受本條款，即表示您確認您已閱讀、理解並同意受本條款約束。

您同意，在適用法律允許的範圍內，您的電子接受（包括透過平台紀錄的任何電子簽署、確認、認證或其他驗證方法）構成您對本條款的有效接受，並具有與書面簽署同等的法律效力。

ULinkOne 可保留您接受的紀錄（包括日期、時間、帳戶資訊及相關電子紀錄），作為您同意本條款的憑證。

**\*\*\***