

Expense Tracker User Agreement

September 3, 2019

Welcome to use Expense Tracker

Thanks for using the budget planning and money management services provided by Expense Tracker. Please be sure to carefully read and fully understand the following terms. When you using the service provided by Expense Tracker, you agree to have read and accepted all terms of this agreement; otherwise, please do not use the product.

We may revise User Agreement in due course. In the event when terms of User Agreement are amended, we will show you amended agreement by way of push notifications and/or pop-up windows when you log in or when the APP version has been updated. Please note that we will follow the updated agreement to collect, use and store your personal information only after you have tapped on the consent button in the pop-up window.

If you are a minor please read the agreement and use this service with your legal guardian and pay special attention to the terms of use of minors.

1. Contents of the Services

The specific content of Expense Tracker service is provided by Expense Tracker operator according to the actual situation including but not limited to Expense Tracker making and more. Expense Tracker operator has the right to upgrade or adjust the service or product it provides, and will update the page/information in a timely manner.

You agree that Expense Tracker may, by itself or by any third-party advertiser, send you advertising, promotion or publicity information (including commercial and non-commercial information), the way and scope may be changed without noticing you. Expense Tracker may provide you with the option to turn off advertising information, but at any time you will not be able to shield and filter advertising information in a manner that the User Agreement is not explicitly stipulated or authorized in written words by Expense Tracker. Expense Tracker performs the relevant obligations for advertisers in accordance with the laws, you should judge the authenticity of advertising information and be responsible for your own judgments. Except for specific legal provisions, for the loss or damage user suffers from the advertisement transactions or the content provided by the advertiser, Expense Tracker doesn't bear any responsibility.

You agree and understand that Expense Tracker may need to carry out overhauling or maintenance regularly or irregularly for the product or the relevant facilities that provide services. Expense Tracker shall not bear any liability for any interruption of services (including charging network services) within the reasonable time due to the cases aforesaid. Expense Tracker reserves the right to suspend any part of the Service for the purposes of maintenance, upgrade or others without prior notice.

2. Use of the Services

Except as expressly provided in this agreement, no part of the app and no Content may be copied, reproduced, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted or distributed in any way (including "mirroring") to any other computer, server, Web site or other medium for publication or distribution or for any commercial enterprise, without Expense Tracker's express prior written consent.

You are solely responsible for the user content that you post. We do not guarantee the accuracy, or integrity or quality of any user content posted by other users. You represent and warrant that the user content which you post and your use of the services shall not:

- Cause harm to minors in any way;
- Be used to intentionally or unintentionally contravene or in any way not comply with regional, national and international law;
- Breach, violate or infringe in any way upon the intellectual property rights of any third party;
- Intimidate, stalk, mock, lambast, scare, pervert, or otherwise harass another individual;
- Overburden, damage or impair the operation of the App, Website or the Services;
- Impersonate any person or entity or to falsely state or otherwise misrepresent your affiliation with any person or entity;
- Harvest or collect email addresses or other personal information from other users for any purpose whatsoever, including but not limited to sending unsolicited emails or messages;
- Unless otherwise stated, all materials contained within the app, as well as the content arrangement and selection, are protected by copyright, trademark, and other intellectual property laws. Expense Tracker does not grant any express or implied right to use this intellectual property.

During your use of the service, we may send you service announcements, management messages, and other information. You may choose not to receive certain information on above.

3. Privacy

We take your privacy very seriously. We will collect and store your personal information according to Expense Tracker Privacy Policy. Using our service means that you agree that your personal data can be used according to our privacy policy. Additionally, by using the app you acknowledge and agree that Internet transmissions are never completely private or secure. You understand that any message or information you send to the app may be read or intercepted by others, even if there is a special notice that a particular transmission (for example, pictures information) is encrypted.

4. Responsibility for Content

You acknowledge that all information, data, text, software, music, sound, photographs, graphics, video, messages, tags and/or other materials accessible through Expense Tracker, whether publicly posted or privately transmitted (“Content”), are the sole responsibility of the party from whom such Content originated. Expense Tracker only provides you with the tool to make Expense Trackers and cannot control how you use the service. Therefore, the correctness, completeness or the quality of the content is not guaranteed. Under no circumstances shall Expense Tracker be responsible for any content, but we will have the right to stop transmission of any such content and take corresponding actions according to law, including but not limited to suspending the user from using all or part of the service, keeping relevant records and reporting to relevant authorities.

5. Modifying and Terminating our Services

You understand and agree that the Expense Tracker services are provided in accordance with existing technologies and conditions. The platform will do its best to provide services to users to ensure the consistency and security of services; But Expense Tracker can't foresee and prevent law, technology and other risks, including but not limited to force majeure, viruses, trojans, hacker attacks, system instability, third party service defects, government behavior and other reasons may lead to service interruptions, data loss and other loss and risk.

We are constantly changing and improving our Services. We may add or remove functionalities or features, and we may suspend or stop a Service altogether. You can stop using our Services at any time, although we'll be sorry to see you go. Expense Tracker may also stop providing Services to you, or add or create new limits to our Services at any time.

We reserve the right to modify, temporarily suspend or permanently delete your Account and terminate your access to the Services if we have reason to believe that you have breached or acted inconsistently with the Agreement. Following termination, your licence will be automatically revoked and we reserve the right to delete your account, erase all or any information on your Profile and discard any of your user content. You agree that we shall not be liable to you for any modification or discontinuance of the Service. We accept no liability for deletion of information or content from your Profile. You acknowledge and accept that certain user content may remain after the termination of your account and that the user content licence shall not be revoked or terminated.

6. Disclaimers

Expense Tracker will make reasonable efforts to provide services to ensure the continuity and security of the service. However, Expense Tracker does not provide complete assurance, including but not limited to:

1)Expense Tracker is not responsible for deletion or failure of your storage of relevant data in the Software and Services;

2)The user shall be responsible for the risks beyond control of Expense Tracker when using this app, including but not limited to:

- Risks including failure to login Expense Tracker, incomplete data synchronization and slow page opening speed caused by unstable wireless network signal, small wireless network bandwidth or other reasons.
- Risks such as loss or leakage of personal information due to irresistible factors;
- Any issues or damages arising from the failure of the user to choose the right software version matching the terminal device where the Software is installed;
- Any risks or liabilities caused by others' transmission or sharing of the content published by the user;

YOU UNDERSTAND AND AGREE THAT Expense Tracker DOES NOT PROMISE THAT THE APP OR ANY CONTENT, SERVICE OR FEATURE OF THE SITE WILL BE ERROR-FREE OR UNINTERRUPTED, OR THAT ANY DEFECTS WILL BE CORRECTED, OR THAT YOUR USE OF THE SITE WILL PROVIDE SPECIFIC RESULTS. THE APP AND ITS CONTENT ARE DELIVERED ON AN "AS-IS" AND "AS-AVAILABLE" BASIS. Expense Tracker DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY WARRANTIES OF ACCURACY, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ALL INFORMATION PROVIDED ON THE APP IS SUBJECT TO CHANGE WITHOUT NOTICE.

7. Limitation of Liability

When permitted by law, Expense Tracker will not be responsible for lost profits, revenues, or data, financial losses or indirect, special, consequential, exemplary, or punitive damages. In all cases, Expense Tracker will not be liable for any loss or damage that is not reasonably foreseeable. To the extent permitted by law, Expense Tracker, for any claims under this agreement, including for any implied warranties, is limited to the amount you paid us to use

the Services (or, if we choose, to supplying you the Services again). And not exceed the total of any subscription or similar fees with respect to any service or feature of or on the app paid in the six months prior to the date of the initial claim made against Expense Tracker.

8. General Information

This agreement and Expense Tracker Privacy Policy control the relationship between Expense Tracker and you. They do not create any third-party beneficiary rights. If you do not comply with this agreement, and we don't take action right away, this doesn't mean that we are giving up any rights that we may have (such as taking action in the future). If it turns out that a particular term is not enforceable, this will not affect any other terms. The formation, entry into force, performance, interpretation and dispute settlement of this Agreement shall be governed by the laws of the Mainland of the People's Republic of China, without regard to the principles of conflict of laws. If any dispute arises between you and Expense Tracker, the dispute shall be first resolved by negotiation; where the negotiation fails, you agree to submit the dispute to the people's court with jurisdiction at the signing place of this Agreement.

The headings of this Agreement are for convenience only and do not have any actual meaning. They shall not be taken as a basis for the interpretation of the meaning of this Agreement.

Should you have any other complaints, suggestions or matters related to minor personal information, please contact us at budgetsupport@163.com. We will review your queries and reply within 30 days after verifying your user identity.

Expense Tracker enjoys the final interpretation right of this Agreement.