

# AYA fintech service disclaimers and declarations

Brass Ring International Density Enterprise (BRIDE) © 2013-2023

## Disclaimers

We update and refresh only part of this financial information on a sporadic basis via **Brass Ring International Density Enterprise (BRIDE)** and its key affiliates. In fact, we help facilitate this information exchange only for illustrative purposes. Some key information here may be stale and incomplete. Thus, we recommend each member to consult the respective external website(s) for more up-to-date information. The conventional disclaimers apply to this case where each active freemium member understands, acknowledges, bewares, and then behaves in accordance with the terms and conditions of past and present courteous service on **Andy Yeh Alpha (AYA) fintech network platform**. Any omissions, errors, or other mere faults do not necessarily reflect the official views and opinions of AYA fintech network platform orchestrator(s). At any rate, we make a conscious effort to keep most major omissions to 1% to 5% of the proprietary information such as dynamic conditional alphas and other key metrics for about 6,000 U.S. stocks on NYSE, NASDAQ, and AMEX. These omissions tend to concentrate around some rare corporate events (e.g. IPO, SEO, abrupt trading suspension, delisting occurrence and recurrence, and M&A initiation etc). On balance, these disclaimers, terms, and conditions of our service should be viewed as baseline house rules for AYA fintech network platform usage, design, and development. Under pending patent-law protection, this major legality protects our proprietary fintech software technology for ubiquitous knowledge transfer.

Each member enjoys his or her interactive usage and information exchange on our algorithmic fintech network platform with both sound and efficient dynamic conditional asset return prediction. Our key goal is to help enhance the financial literacy, inclusion, and freedom of the global general public with a longer-term active interest in financial markets and asset investments. In this wider context, each member can consult our **core mission statement** that provides more in-depth explanatory details on our long-term aspiration.

## **Declarations**

**Brass Ring International Density Enterprise (BRIDE)** and its major affiliates and partners are not responsible or liable in any manner for any content made available on **Andy Yeh Alpha (AYA) fintech network platform**, whether the content distributors are the users, the platform orchestrators and administrators, or any third parties with any of the programming software or cloud technology in connection to our service provision at BRIDE and AYA. Although we provide conventional house rules for freemium member conduct, we cannot control-or-dictate member usage and are thereby not responsible for what each user posts, transmits, or shares in the service provision of our AYA fintech network platform. Neither are we responsible or liable for any inaccurate, unlawful, inappropriate, obscene, offensive, or otherwise objectionable content that one may encounter in the service provision of BRIDE and AYA. BRIDE and AYA, and their business affiliates and partners are not responsible or liable for the generic and specific conduct of any freemium member or end user both online and offline.

BRIDE and AYA fintech service provision may be temporarily unavailable from time to time for maintenance, cloud renewal, technical support, or several other reasons. BRIDE and AYA and their business affiliates and partners assume no responsibility or liability for any minor blemish, error, omission, deletion, defect, delay in transmission, communication-line failure, disruption, interruption, theft or destruction or non-authentic access to, or alteration of, relevant member data and member content. BRIDE and AYA and their business affiliates and partners assume no responsibility or liability for any technical malfunction, interruption, disruption, or other problem of any telecom network or computer system service, core cloud server provision, computer or mobile phone equipment, or software on account of technical maintenance, interruption, or web traffic congestion on the Internet or at any site or in regard to AYA fintech network service provision or combination thereof, such as physical or intangible injury or damage to each freemium member, end user, or to any other person's computer, mobile phone, or other hardware or software, that might pertain to or result from downloading or using BRIDE and AYA freemium member data or user content in connection with the Internet and our service provision with proprietary software technology and any other relevant components of AYA fintech network platform. Under no circumstances will BRIDE and AYA be responsible or liable for any physical or intangible loss or damage, such as any loss or damage to any user content and member data or personal injury or death, that might result from anyone's usage of our proprietary software technology and service provision by BRIDE and AYA.

These disclaimers are applicable to any content that some freemium member(s) or end user(s) post or transmit via our AYA fintech network platform both online and offline. Overall, BRIDE and AYA and their business affiliates and partners assume no responsibility or liability for any adverse or malicious user interaction.

AYA fintech network platform only provides access to our proprietary software technology, technical cloud server and system maintenance, and other material software solutions or components. BRIDE and AYA service provision excludes any generic or specific form of user-specific abusive behavior, spam, scam, or any other similar interaction or engagement. BRIDE and AYA service provision involves only fictitious asset investment transactions but not cash transactions, so the former entail the online use of virtual dollars or “talents” that are available exclusively on our AYA fintech network platform. Unlike broker-dealers, BRIDE and AYA never orchestrate any cash-driven transactions, stock trades, or other cash-driven asset investment portfolio tilts.

AYA fintech network service provision offers information from external websites, web-solution providers, or other brokerage companies for each AYA freemium member’s or end user’s convenience only. BRIDE and AYA are neither official broker-dealers and thus cannot endorse the specific services of any brokerage company. In contrast to BRIDE, the brokerage firm that each AYA member or end user selects is solely responsible for its specific services and other software or hardware solutions to that particular user. **Brass Ring International Density Enterprise (BRIDE)** and **Andy Yeh Alpha (AYA) fintech network platform**, their affiliates and partners shall not be liable for any damages or costs of any type that might arise from each freemium member’s use of the specific services of any brokerage company.

We shall interpret each brokerage company’s specific services and software or hardware solutions “AS THEY ARE TO THE END USER”. BRIDE and AYA, its core affiliates, and partners disclaim any and all representations and warranties, whether they are implicit or explicit interpretations or other verbal expressions, such as the implicit or explicit warranties of title, merchantability, fitness for a particular purpose, or non-infringement. BRIDE and AYA cannot guarantee and do not promise any specific results from mere use of service provision on AYA fintech network platform. BRIDE and AYA cannot represent or warrant that any content, software, or other information within the generic or specific context of our service provision online or elsewhere is accurate, complete, reliable, current,

or error-free such that both our service provision and other relevant usage can operate free of viruses or other harmful components. For this reason, each end user or freemium member should exercise caution in applying or downloading any content, software, or other relevant and material information from our AYA fintech network platform. It is thus important for each user or freemium member to use industry-standard software of high quality and recognition to detect-and-disinfect any computer viruses. Without limiting this precaution, each freemium member or end user shall understand-and-agree that he or she downloads or otherwise obtains content, data, software, or other information from our service provision on AYA fintech network platform at his or her own risk and discretion. Due to this agreement, each end user or freemium member acknowledges and accepts the potential risk that he or she will be solely responsible for his or her use thereof, any damages to his or her own mobile device or computer system, data losses, or other harmful effects of any kind that might result from this usage.

BRIDE and AYA reserve the primary and exclusive right to change any and all content, software, or other information on AYA fintech network service platform at any time without notice. Reference to any product, service, process, or other information, by business name, trade name, trademark, manufacturer, supplier, or otherwise does not constitute any explicit or implicit form of key endorsement, sponsorship, or recommendation thereof, or any affiliation therewith, by **Brass Ring International Density Enterprise (BRIDE)** and **Andy Yeh Alpha (AYA)** **fintech network platform**.

With respect to any and all of the content, software, or other information on AYA fintech network platform, each freemium member or end user understands that all posts, comments, messages, images, hyperlinks, videos, or other details or items (cf. the "Content") are the sole responsibility of the person from whom the Content originates as he or she posts, comments, shares, publishes, transmits, or uploads on our AYA fintech network platform. Each freemium member or end user agrees, understands, and acknowledges the fact that BRIDE and AYA do not exercise control of, and hence are not responsible for, the Content available through its service provision. By using service on AYA fintech network platform, each freemium member or end user may be exposed to Content that is indecent, offensive, inaccurate, incomplete, stale, or otherwise objectionable. Moreover, the Content and our service provision may contain hyperlinks to other websites that are completely independent of AYA fintech network platform. BRIDE and AYA never represent or warrant the accuracy, completeness, or authenticity of

the service, content, software, or other information made available on both AYA fintech network platform and all external websites. Hyperlinking to any external websites is at each freemium member's or end user's own risk and discretion. Each freemium member or end user agrees that he or she must evaluate, and must bear all risks associated with, the use of Content, such that he or she may not rely upon any such Content. Under all circumstances, both BRIDE and AYA, and their affiliates and partners shall not be responsible or liable for any Content or for any loss or damage of any kind that might arise as a result of the use of Content made available via our fintech network service, technical support and maintenance, and proprietary software technology on our AYA fintech network platform. Each freemium member or end user acknowledges that both BRIDE and AYA can neither pre-screen nor approve Content; thereby, BRIDE and AYA and their affiliates and partners shall retain the right (but not the obligation) in their sole discretion to remove any Content in connection with clear and present violations of the letter or spirit of the terms and conditions of freemium member usage or for any other reasons.

BRIDE and AYA and their affiliates and partners shall have no liability for asset investment decisions that each freemium member or user makes on the basis of any Content or the contrarian view of any Content. Each freemium member shall make use of any Content for informational purposes only. BRIDE and AYA cannot offer investment advice for any person, freemium member, or end user. We advise each freemium member or end user that he or she contacts personal brokers before he or she makes any asset investment decisions with respect to any Content available on AYA fintech network platform.

**Brass Ring International Density Enterprise (BRIDE) and Andy Yeh Alpha (AYA) fintech network platform** and their affiliates and partners specifically disclaim any and all liability or loss that might arise out of any action(s) taken in reliance on any Content, such as market misvaluation, or other loss on the sale or purchase of any company, property, product, service, security, instrument or any other matter.

Content that pertains to video or any other visual form serves only informational purposes on AYA fintech network platform. In no way should any video Content be construed to be personal asset investment advice, nor shall each freemium member or end user rely solely on any video Content for part of his or her asset investment or portfolio strategy. By using our exclusive service on AYA fintech

network platform, each freemium member or end user agrees with the fact that he or she alone bears full responsibility for his or her own investment research, analysis, and decision(s). We believe that the Content is generically informative and insightful; nevertheless, we never vet, take responsibility for, or make any claims with respect to the accuracy, authenticity, completeness, or reliability of any Content, which includes posts, comments, messages, images, hyperlinks, videos, or other relevant items available on our AYA fintech network platform.

We advise each freemium member or end user to contact his or her personal broker or financial advisor before he or she makes any investment decision on the primary basis of video Content available on AYA fintech network platform. BRIDE and AYA and their affiliates and partners specifically disclaim any and all liability or loss that might arise from any action taken in reliance on any video Content, such as market misvaluation, or other loss on the sale or purchase of any company, property, product, service, security, instrument, or any other item. Any video Content, and all the intellectual and other rights associated with such Content, are the key property of the contributors, affiliates, or partners of BRIDE and AYA fintech network platform. Each freemium member or end user cannot alter the video Content in any way. We also restrict all freemium members and end users from embedding the video Content in any other website without prior clear consent from **Brass Ring International Density Enterprise (BRIDE) and Andy Yeh Alpha (AYA) fintech network platform**. In no instance shall BRIDE and AYA consent to embedding the video Content in any external websites that host illegal, unlawful, inappropriate, offensive, indecent, pornographic, libelous, defamatory, or hateful hyperlinks to illegal, unlawful, or otherwise objectionable content. In light of this precaution, each freemium member or end user shall be responsible or liable for any adverse consequences that might result from such use, abuse, or any other inappropriate practice at his or her risk and discretion.

Each freemium member or end user agrees and understands that all the posts, comments, messages, images, video clips, codes, or other materials that he or she publishes on, uploads to, transmits through, or links from our AYA fintech network service, whether he or she is an end user, an author, a contributor, or a content curator, are the sole responsibility of the person from whom any such content originates. While we specify and offer our service terms and conditions, general house rules for freemium members and end users, best practices for freemium members and end users, key disclaimers and declarations, corporate value propositions and mission statements, as well as member data and privacy

protection rules, **Andy Yeh Alpha (AYA) fintech network platform** and its key business affiliates and partners cannot control, and are not responsible for, any verbal, visual, or video content available within our AYA fintech network service. By using our AYA fintech network service, each freemium member or end user may be exposed to questionable or suspicious content that might be offensive, indecent, inaccurate, erroneous, ambiguous, or otherwise objectionable. **Brass Ring International Density Enterprise (BRIDE)** and its business affiliates and partners are not responsible for the online or offline conduct of any user, author, contributor, or content curator on our **Andy Yeh Alpha (AYA) fintech network platform**. Further, our AYA fintech network platform and its website and content may contain hyperlinks to external websites that are completely independent of both BRIDE and AYA. We make neither representation nor warranty in regard to the accuracy, completeness, or authenticity of the data and information made available on any such external websites. Each freemium member's use of links to any such external websites carries his or her own risk. Each freemium user agrees and acknowledges that he or she must evaluate, and also must bear all possible risks therein, the use of any content that he or she may or may not rely on this content. Under no circumstances will BRIDE and AYA and their primary business affiliates and partners be responsible or liable for any form of content or for any loss or damage of any kind that might arise as a result of the use of any such content made available via our AYA fintech network service provision.