

## **User Agreement**

**Last Update:** 10 November 2025

**Entity:** LIFEBYTE SYSTEMS PTY LTD (“Mira”, “we”, “us”, or “our”)

**Status:** A privately held company operating globally.

### **1. Acceptance of Terms**

1.1 This User Agreement (“Agreement”) constitutes a legally binding contract between you (“User”, “you”, or “your”) and LIFEBYTE SYSTEMS PTY LTD (“Mira”) governing your access to and use of Mira’s products, platforms, and services (collectively, the “Services”).

1.2 By creating an account, accessing, or otherwise using the Services, you acknowledge that you have read, understood, and agreed to be bound by this Agreement and Mira’s Privacy Policy, which is incorporated herein by reference.

1.3 If you do not agree to the terms of this Agreement, you must immediately cease using the Services.

### **2. Description of Services**

2.1 Mira provides an artificial intelligence–powered trading assistant designed to deliver market insights, educational analysis, and strategic suggestions.

2.2 Mira does not execute trades, manage funds, or provide financial, investment, or legal advice. All content, recommendations, or analyses generated by Mira are provided solely for general informational and educational purposes and shall not be construed as personalized financial advice.

2.3 Users acknowledge that all decisions made based on information derived from Mira are made at their sole discretion and risk.

### **3. Eligibility**

3.1 By using the Services, you represent and warrant that you:

- (a) Are at least eighteen (18) years of age, or the legal age of majority in your jurisdiction;
- (b) Possess the full legal capacity and authority to enter into and be bound by this Agreement; and
- (c) Are not prohibited by any applicable law or regulation from using the Services.

3.2 Mira reserves the right to refuse or restrict access to the Services at its sole discretion, including where it reasonably believes that a User does not meet the eligibility requirements herein.

### **4. Account Registration**

4.1 To access certain features of the Services, Users may be required to register an account using a valid email address and a secure password.

4.2 Users agree to:

- (a) Provide accurate, current, and complete information during registration;
- (b) Maintain the confidentiality of their account credentials; and
- (c) Accept full responsibility for all activities conducted under their account.

4.3 Mira shall not be liable for any loss or damage arising from unauthorized access or use of a User’s account.

### **5. Permitted Use**

5.1 Users shall access and use the Services solely for lawful and personal purposes.

5.2 Without limiting the foregoing, Users shall not:

- (a) Use the Services to engage in any unlawful, abusive, or fraudulent activity;
- (b) Copy, modify, reverse-engineer, decompile, or resell any part of the Services or associated content;
- (c) Use information generated by Mira to provide or promote financial advice to others; or
- (d) Attempt to compromise the security, integrity, or performance of Mira’s systems.

5.3 Mira reserves the right to investigate and take appropriate action, including suspension or termination, in cases of misuse or violation of this clause.

### **6. AI-Generated Content**

6.1 Mira utilizes proprietary and third-party artificial intelligence technologies to generate content and insights.

6.2 Users acknowledge and agree that:

- (a) AI-generated outputs may contain inaccuracies, omissions, or inconsistencies;
- (b) Such outputs are not independently verified or guaranteed for accuracy; and
- (c) Mira assumes no responsibility for decisions, financial or otherwise, made by Users based on such outputs.

6.3 Users remain solely responsible for exercising independent judgment when interpreting or relying on any AI-generated information.

## **7. Intellectual Property**

7.1 All intellectual property rights in the Services, including but not limited to software, design, data, and content, are and shall remain the exclusive property of LIFEBYTE SYSTEMS PTY LTD or its licensors.

7.2 Users are granted a limited, revocable, non-exclusive, and non-transferable license to access and use the Services for personal, non-commercial purposes only.

7.3 No part of the Services may be reproduced, distributed, or exploited for commercial purposes without Mira's prior written consent.

## **8. Disclaimers**

8.1 The Services are provided on an "as is" and "as available" basis, without any representations or warranties of any kind, whether express, implied, statutory, or otherwise.

8.2 Mira expressly disclaims all warranties, including but not limited to warranties of accuracy, reliability, merchantability, fitness for a particular purpose, and non-infringement.

8.3 Mira makes no representation or warranty regarding the accuracy or reliability of any data or analysis provided through the Services and expressly disclaims responsibility for any trading, investment, or financial decision made in reliance thereon.

## **9. Limitation of Liability**

9.1 To the fullest extent permitted by applicable law, LIFEBYTE SYSTEMS PTY LTD, its affiliates, officers, employees, agents, and licensors shall not be liable for:

- (a) Any direct, indirect, incidental, consequential, or punitive damages;
- (b) Any loss of profits, revenue, or data; or
- (c) Any reliance placed on AI-generated content or materials provided through the Services.

9.2 In all circumstances, the User's sole and exclusive remedy shall be to discontinue use of the Services.

## **10. Privacy**

10.1 Use of the Services is governed by Mira's Privacy Policy, which forms an integral part of this Agreement.

10.2 By using the Services, Users consent to the collection and processing of their personal information as described in the Privacy Policy.

## **11. Amendments**

11.1 Mira reserves the right to amend or update this Agreement from time to time at its sole discretion.

11.2 Any modifications shall become effective upon publication on Mira's official website. Continued use of the Services after such publication constitutes acceptance of the revised Agreement.

## **12. Termination**

12.1 Mira may, at its sole discretion and without prior notice, suspend or terminate a User's account or access to the Services if it determines that the User has violated this Agreement or engaged in conduct detrimental to Mira or other users.

12.2 Upon termination, all rights granted to the User under this Agreement shall immediately cease.

## **13. Governing Law and Dispute Resolution**

13.1 This Agreement shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("Hong Kong SAR").

13.2 Any dispute, controversy, or claim arising out of or in connection with this Agreement shall be referred to and finally resolved by arbitration under the Hong Kong International Arbitration Centre (HKIAC) Rules, conducted in English, with the seat of arbitration in Hong Kong.

13.3 The arbitral award shall be final and binding upon the parties.

**14. Contact Details**

14.1 For legal inquiries or correspondence relating to this Agreement, please contact:

Email: [contact@miratrade.ai](mailto:contact@miratrade.ai)

Entity: LIFEBYTE SYSTEMS PTY LTD