

TERMS OF SERVICE / USER AGREEMENT

BitBook.trade (BitBook) | Subscription + API | Hong Kong

Version: 2.0 (Merchant-ready) | Effective date: 2026-02-25

IMPORTANT: This document is designed for merchant on-boarding / payment provider reviews. Replace bracketed placeholders (e.g., *[Company registration number]*) with your verified corporate details.

1. Parties and Acceptance

These Terms of Service (the “Terms”) constitute a legally binding agreement between BitBook Trade Limited (Hong Kong) (the “Company”) and you (the “User”). By accessing or using <https://bitbook.trade>, creating an account, purchasing a Subscription, or using the API, you confirm that you have read, understood, and accepted these Terms.

If you do not agree, do not use the Services.

2. Service Description

BitBook.trade provides informational and analytical services relating to financial and digital-asset markets, including dashboards, rankings, statistics, research content, and optional API endpoints for programmatic access to certain outputs (collectively, the “Services”).

No financial services: The Company does not execute trades, provide brokerage services, hold user funds, or provide individualized investment advice.

3. Eligibility

You must be at least 18 years old and have legal capacity to enter into this agreement. If you use the Services on behalf of an entity, you represent that you have authority to bind that entity.

4. Accounts and Security

You are responsible for maintaining the confidentiality of your credentials and for all activities under your account. You must promptly notify us of any suspected unauthorized use. We may require password resets or security verification to protect the Services.

5. Subscription Plans (Free + Paid)

The Company may offer (a) free access with limited functionality, and (b) paid Subscription plans with expanded features, content, and/or API access.

Plan details, pricing, and included limits are displayed on the Website at the time of purchase and may vary by region.

6. Billing, Auto-Renewal, and Taxes

By purchasing a Subscription, you authorize recurring billing for the selected billing cycle (monthly/annual or other as displayed). Subscriptions may auto-renew unless cancelled before the renewal date.

Prices may be shown excluding applicable taxes unless stated otherwise. You are responsible for any taxes, duties, or bank fees associated with your purchase.

7. Refund Policy (Merchant Standard)

Unless required by applicable law, Subscription fees are non-refundable once a billing period has started. The Company may, at its discretion, provide a partial or full refund in exceptional circumstances (e.g., duplicate charge, technical failure preventing access) based on internal review.

Refund requests must be submitted through the support channel and include transaction identifiers. Processing times depend on the Payment Provider.

If you initiate a chargeback without first contacting support, we may suspend your account during the dispute process.

8. Chargebacks and Disputes (Payment Network Rules)

If a chargeback is filed, you agree that the Company may provide relevant records to the Payment Provider (logs of access, invoices, correspondence) to respond in accordance with card network rules.

Abusive or fraudulent chargebacks may result in immediate termination of access and future purchase restrictions.

9. API Terms (License, Limits, Acceptable Use)

9.1 API License. Subject to these Terms and payment of applicable fees, the Company grants you a limited, non-exclusive, non-transferable, revocable license to access and use the API solely for your internal business purposes or personal use (as applicable).

9.2 Rate Limits and Quotas. API calls are subject to rate limits, quotas, and fair-use rules displayed in documentation or the account dashboard. We may throttle or block access to protect the platform.

9.3 Prohibited API Use. You must not: (a) resell or redistribute API outputs as a standalone product; (b) use the API to build a competing service; (c) scrape or bypass technical limits; (d) reverse engineer proprietary analytics models; (e) use API results to provide regulated advice without appropriate licensing.

9.4 API Keys. API keys are personal to your account. You must keep them secret and rotate/revoke keys upon compromise.

9.5 API Changes. We may modify or discontinue endpoints with reasonable notice where feasible; urgent security changes may be immediate.

10. Content and Intellectual Property

All content, analytics models, trademarks, UI, and documentation are owned by or licensed to the Company. Except for the limited rights expressly granted, no rights are transferred to you.

You may not copy, redistribute, or publicly display premium content except as permitted by law or explicit written permission.

11. User Content and Community Features

If the Services include forums or user submissions, you grant the Company a worldwide, royalty-free license to host, reproduce, and display such content as necessary to operate the platform. You represent that you have the rights to post the content and that it does not violate laws or third-party rights.

12. Acceptable Use

You agree not to: (a) use the Services for unlawful activity; (b) attempt to hack, disrupt, or overload systems; (c) introduce malware; (d) engage in phishing, fraud, or sanctions evasion; (e) infringe intellectual property; (f) harass or abuse other users.

13. No Investment Advice / No Reliance

All information is provided for informational purposes only and does not constitute financial, investment, legal, or tax advice.

You acknowledge that markets are volatile and that you must make independent decisions. You should not rely on the Services as a substitute for professional advice.

14. Disclaimers

The Services are provided "AS IS" and "AS AVAILABLE". We do not warrant accuracy, completeness, timeliness, or uninterrupted availability.

Third-party data sources may be inaccurate or delayed. The Company is not responsible for errors in third-party data.

15. Limitation of Liability

To the maximum extent permitted by Hong Kong law, the Company shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including loss of profits, revenue, data, or business opportunities.

In any event, the Company's aggregate liability for any claim shall not exceed the fees paid by you to the Company for the Services during the three (3) months preceding the event giving rise to the claim, or HKD 1,000 (whichever is higher), unless mandatory law provides otherwise.

16. Indemnification

You agree to indemnify and hold harmless the Company and its affiliates from any claims, damages, liabilities, and expenses arising from your misuse of the Services, violation of these Terms, or infringement of third-party rights.

17. Suspension and Termination

We may suspend or terminate access immediately if: (a) you violate these Terms; (b) we suspect fraud or abuse; (c) required for security; (d) requested by Payment Providers or authorities; or (e) necessary for compliance with sanctions.

You may cancel your Subscription via your account settings. Cancellation stops future renewals but does not retroactively refund the current period unless required by law.

18. Confidentiality

If you obtain non-public information about the Company or the Services (including API documentation marked confidential), you must keep it confidential and use it only as necessary to use the Services.

19. Changes to Services and Terms

We may update the Services and these Terms. Changes will be posted on the Website with an updated effective date. Continued use after changes constitutes acceptance.

20. Governing Law and Jurisdiction

These Terms are governed by the laws of Hong Kong. Any dispute shall be brought exclusively in the courts of Hong Kong.

Appendix A — API Service Levels (Informational)

We may publish target uptime and maintenance windows for paid API plans. Unless explicitly stated in a separate signed SLA, any uptime targets are goals and not guarantees. Scheduled maintenance may occur with notice where feasible.