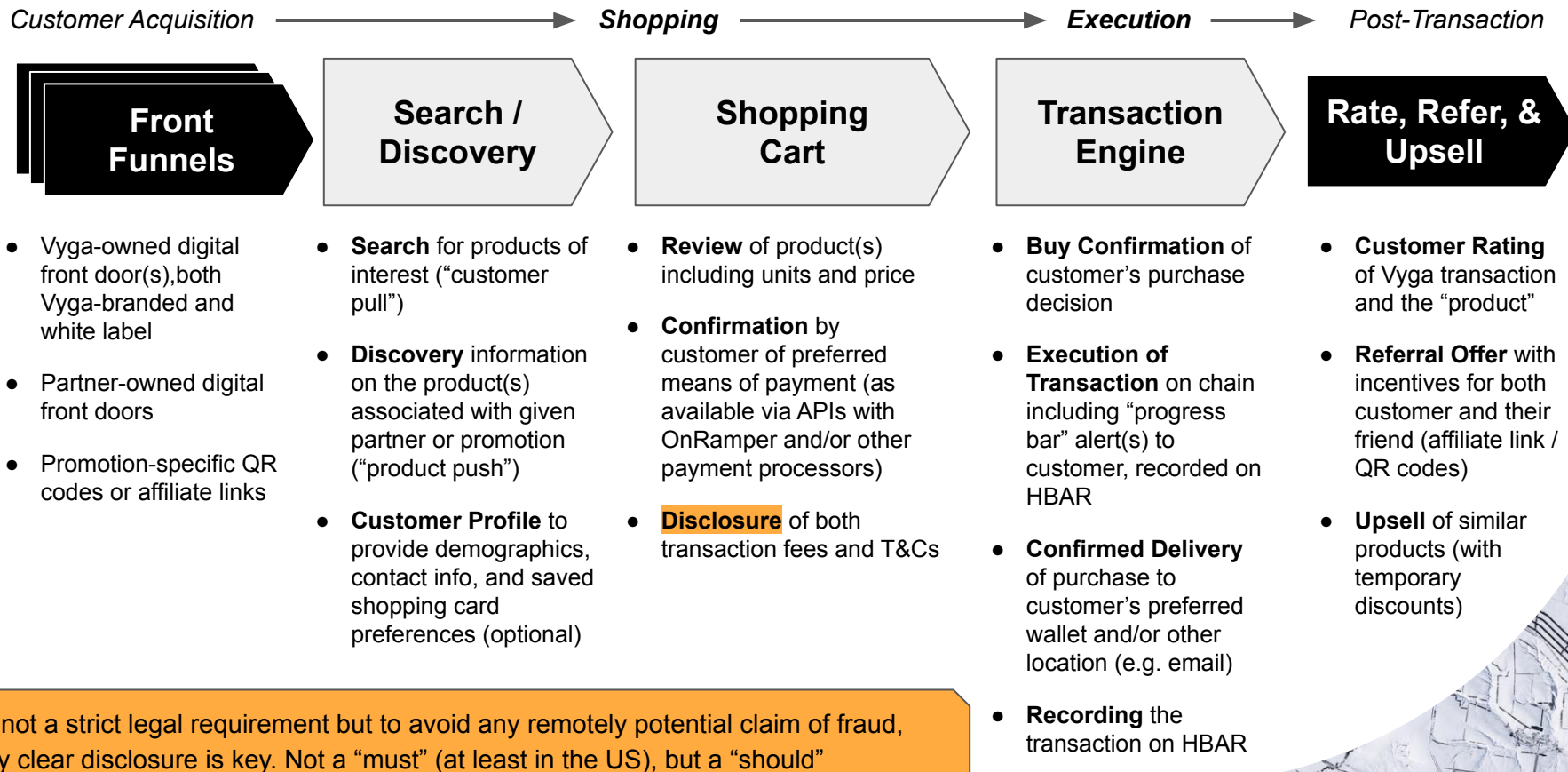


Transaction: Context of User Journey



Disclosure of both Fees and Terms & Conditions

Guiding Principles

- High-level UX flow is similar to Amazon
- Disclose fees in shopping cart, before final purchase decision is made
- Disclose fees in manner that differentiates Vyga fees from payment processor fees (for transparency and to avoid any claims of fraud)
- Prolific use of “[See Details](#)” or “Info Circle” so customer is given frequent opportunities to understand more details on product, fees, HBAR, terms and conditions, etc.
- “Agreed” checkboxes for fees and the T&Cs, e.g.
 - “I agree to all fees disclosed above”
 - “I have read and agree to all Terms and Conditions listed below”

Price before Transaction Fees = [Insert baseline price]

Transaction Fees = [insert sum of fees in purchase token of choice] which is approximate equivalent to [insert sum in USDT] in US dollars, which includes both

- **On-ramp and/or Gas fees, per customer’s preferred means of payment** = [INSERT \$]
 - [See Details](#) = displayed via API integration with OnRamper.com
- **Vyga Transaction Fees** = [INSERT \$]
 - [See Details](#) = “Vyga charges transaction fees to i) provide you with a search, discovery and shopping cart experience; ii) facilitate the web3 transaction between you and the original producer / seller of the product you’ve selected to purchase; and iii) to record the transaction in the HBAR blockchain. In those instances where Vyga merely facilitates a transaction between you and the original producer / seller, the Vyga fee is 2% to 5% depending on Vyga’s sole determination of estimated difficulty of facilitation and the full operating cost of recording the transaction on the HBAR blockchain. In those instances where Vyga must purchase the product from the original producer / seller and then sell to you, the Vyga fee is 5% to 15% depending on Vyga’s sole determination of estimated risk of being a buyer who is unable to complete the sale to you due to technical problems or insufficient availability of funds from your payment method of choice.

Full Price = “I agree to pay [INSERT baseline price + transaction fees], which includes all transaction fees, as stipulated above”

Terms & Conditions = “I have Read and Agree to the Terms & Conditions listed below”

Scope of Terms & Conditions

- **Standard Boilerplate** including those used by both e-commerce sites and blockchain-enabled businesses
- **Product** selected for purchase - including both
 - general Vyga disclaimers about making no claims regarding the quality or functionality of the product, nor the legality of the product being used by the buyer in any location under any relevant local or national laws
 - “flow down” copy/pasting of T&Cs from the original seller’s site regarding the product
 - refund policy: no refund rights, and in those situations where buyer at Vyga’s sole discretion is given a refund, there will be no refund of the original transaction fees and the refund itself will require additional payment of transaction fees which may be substantially higher than the original purchase’s transaction fees depending, for illustrative example, on gas fees or exchange rates)
- **Price** quoted in the shopping cart - including disclaimers on
 - possibility that price is not the cheapest or that the price represents the full cost of using the product as intended
 - possibility that the price will raise before transaction is completed on chain, thereby rendering the purchase void (i.e. new transaction needed)
- **Means of Payment** selected for the transaction - including both
 - general Vyga disclaimers about it only recommending a blockchain based on information available to Vyga at the time,
 - Vyga making no claims or warranties about OnRamper.com being either the lowest cost or technically capable of effectuating the transaction
 - “flow down” copy/pasting of terms from blockchains, both transaction recording (<https://hedera.com/terms>) and payment processors (e.g. <https://docs.onramper.com/docs/support#chargebacks-kyc/aml-and-customer-service>)
- **Exchange rates** including token to USDT equivalents being only approximations upon which the customer may not rely.
- **Taxes and Tolls**, e.g. “Vyga Inc. is a Delaware corporation, and as its business is based in Delaware, where there are no sales tax for digital goods, Vyga is not required to collect and pay any Delaware sales taxes. However, based on your location (either at time of purchase, permanent residency or nationality) your local laws may require the reporting and payment sales taxes, customs tolls, import duties or other taxes. You are solely responsible for evaluating, calculating and paying any such taxes. Similarly, the original producer or seller of the product you purchased is solely responsible for evaluating, calculating and paying any such taxes, tolls or duties required by its location or nexus. Similarly, the payment processor shall be solely responsible for evaluating, calculating and paying any such taxes, tolls or duties required by its location or nexus. Vyga Inc. is in not responsible in any way for the payment of such taxes, tolls or duties.”