

**638.5 Terms-of-service agreement.**

1. [This chapter](#) does not change or impair a right of a custodian or a user under a terms-of-service agreement to access and use digital assets of the user.

2. [This chapter](#) does not give a fiduciary or a designated recipient any new or expanded rights other than those held by the user for whom, or for whose estate, the fiduciary or a designated recipient acts or represents.

3. A fiduciary's or designated recipient's access to digital assets may be modified or eliminated by a user, by federal law, or by a terms-of-service agreement if the user has not provided direction under [section 638.4](#).

[2017 Acts, ch 79, §8](#)