

TERMS OF USE

Last updated: 08/08/2025

AGREEMENT TO OUR LEGAL TERMS

We are a company ("Company," "we," "us," "our") that operates various related products and services that refer or link to these legal terms (the "Legal Terms") (collectively, the "Services"). You can contact us by email or mail. These Legal Terms are a legally binding agreement between you, whether an individual or an entity, and the company, concerning your access to and use of the Services. By accessing the Services, you confirm that you have read, understood, and agreed to be bound by all of the Legal Terms. If you do not agree with all of the Legal Terms, you are prohibited from using the Services and must stop immediately.

Supplemental terms and conditions that may be posted on the Services are expressly incorporated by reference into these Legal Terms. We reserve the right to make changes or modifications to these Legal Terms at any time for any reason at our sole discretion. We will inform you of any changes by updating the "Last updated" date of these Legal Terms, and you waive any right to receive specific notice of each change. It is your responsibility to check these Legal Terms periodically to stay informed of updates. Your continued use of the Services after the posting of any revised Legal Terms means you will be subject to, and deemed to have accepted, the changes. We recommend you print a copy of these Legal Terms for your records.

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20. OUR SERVICES

The information provided by the Services is not for distribution or use by any person or entity in any jurisdiction where it would be contrary to law or regulation, or would subject the company to registration requirements. People who choose to access the Services from other locations do so on their own initiative and are responsible for complying with local laws.

21. INTELLECTUAL PROPERTY RIGHTS

Our intellectual property

We own or license all intellectual property rights in our Services, including source code, databases, software, website designs, audio, video, text, photographs, and graphics (the "Content"), as well as trademarks, service marks, and logos (the "Marks"). The Content and Marks are protected by copyright, trademark, and other intellectual property laws and treaties worldwide. They are provided "AS IS" for your personal, non-commercial use or internal business purposes only.

Your use of our Services

Subject to your compliance with the Legal Terms, including the "PROHIBITED ACTIVITIES" section, we grant you a non-exclusive, non-transferable, revocable license to access the Services and download or print a copy of any Content you have properly accessed, solely for your personal, non-commercial, or internal business use. No part of the Services, Content, or Marks may be copied, reproduced, aggregated, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, distributed, sold, licensed, or otherwise exploited for any commercial purpose without our express prior written permission. If we grant you permission to post, reproduce, or publicly display any part of our Services or Content, you must identify us as the owners or licensors and ensure that any copyright or proprietary notice is visible. We reserve all rights not expressly granted to you in and to the Services, Content, and Marks. Any breach of these Intellectual Property Rights will be a material breach of our Legal Terms and will result in the immediate termination of your right to use our Services.

Your submissions

Please review this section and the "PROHIBITED ACTIVITIES" section carefully to understand the rights you give us and your obligations when you post or upload content. By sending us questions, comments, suggestions, ideas, feedback, or other information about the Services ("Submissions"), you agree to assign us all intellectual property rights in the Submission. We will own this Submission and are entitled to its unrestricted use for any lawful purpose, commercial or otherwise, without acknowledgement or compensation to you.

By sending us Submissions, you are responsible for what you post or upload. You:

- Confirm you have read and agree with our "PROHIBITED ACTIVITIES" and will not post, send, publish, upload, or transmit any Submission that is illegal, harassing, hateful, harmful, defamatory, obscene, bullying, abusive, discriminatory, threatening, sexually explicit, false, inaccurate, deceitful, or misleading.

- To the extent allowed by law, waive any moral rights to such Submissions.
- Warrant that the Submission is original to you or that you have the necessary rights and licenses to submit it, and you have full authority to grant us the rights mentioned above.
- Warrant and represent that your Submissions are not confidential information.

You are solely responsible for your Submissions and agree to reimburse us for any losses we may suffer due to your breach of this section, any third party's intellectual property rights, or applicable law.

3. USER REPRESENTATIONS

By using the Services, you represent and warrant that:

4. You have the legal capacity and agree to comply with these Legal Terms.
5. You are not a minor in your jurisdiction of residence.
6. You will not access the Services through automated or non-human means, such as a bot or script.
7. You will not use the Services for any illegal or unauthorized purpose.
8. Your use of the Services will not violate any applicable law or regulation.

If you provide any untrue, inaccurate, not current, or incomplete information, we have the right to suspend or terminate your account and refuse any future use of the Services.

4. PROHIBITED ACTIVITIES

You may not access or use the Services for any purpose other than that for which we make them available. The Services cannot be used for any commercial endeavors except those specifically endorsed or approved by us.

As a user, you agree not to:

- Systematically retrieve data from the Services to create a collection, database, or directory without our written permission.
- Defraud or mislead us or other users, especially in an attempt to learn sensitive account information like passwords.
- Interfere with security-related features of the Services.
- Harm or disparage us or the Services.
- Use information from the Services to harass, abuse, or harm another person.
- Misuse support services or submit false reports of abuse.
- Use the Services in a way that is inconsistent with applicable laws or regulations.
- Engage in unauthorized framing or linking to the Services.
- Upload or transmit viruses, Trojan horses, or other material that interferes with the Services' use or operation.
- Engage in any automated use of the system, such as using scripts to send comments or messages, or using data mining, robots, or similar tools.
- Delete copyright or other proprietary notices from any Content.
- Attempt to impersonate another user or use another user's username.

- Upload or transmit any material that acts as a passive or active information collection or transmission mechanism (e.g., "spyware" or "pcms").
- Disrupt or create an undue burden on the Services or connected networks.
- Harass, annoy, intimidate, or threaten our employees or agents.
- Attempt to bypass any measures designed to restrict access to the Services.
- Copy or adapt the Services' software, including Flash, PHP, HTML, or JavaScript.
- Except as permitted by law, decipher, decompile, disassemble, or reverse engineer any of the software.
- Use, launch, develop, or distribute any automated system like a spider, robot, or scraper.
- Use a buying agent or purchasing agent on the Services.
- Make any unauthorized use of the Services, including collecting usernames or email addresses for unsolicited email or creating user accounts by automated means or false pretenses.
- Use the Services to compete with us or for any revenue-generating endeavor or commercial enterprise.

5. USER GENERATED CONTRIBUTIONS

The Services do not offer users the ability to submit or post content. We may, however, provide you with the opportunity to create, submit, post, display, transmit, perform, publish, distribute, or broadcast content and materials to us or on the Services, including text, videos, audio, photographs, graphics, comments, suggestions, or personal information (collectively, "Contributions"). Contributions may be viewable by other users and through third-party websites. When you make Contributions, you represent and warrant certain things.

6. CONTRIBUTION LICENSE

You and the Services agree that we may access, store, process, and use any information and personal data you provide, including your choices and settings. By submitting suggestions or other feedback, you agree that we can use and share it for any purpose without compensating you. We do not claim ownership over your Contributions; you retain full ownership and any associated intellectual property or proprietary rights. We are not liable for any statements or representations in your Contributions. You are solely responsible for your Contributions and agree to exonerate us from any responsibility and to not take legal action against us regarding them.

7. SERVICES MANAGEMENT

We reserve the right, but not the obligation, to:

- Monitor the Services for violations of these Legal Terms.
- Take legal action against anyone who violates the law or these Legal Terms, including reporting them to law enforcement.
- In our sole discretion, refuse, restrict access to, limit availability of, or disable any of your Contributions or any portion thereof.
- In our sole discretion, and without notice or liability, remove from the Services or disable any files and content that are excessive in size or burdensome to our systems.
- Manage the Services to protect our rights and property and to ensure proper functioning.

8. TERM AND TERMINATION

These Legal Terms remain in effect while you use the Services. We reserve the right, in

our sole discretion and without notice or liability, to deny access to and use of the Services to any person for any reason or no reason, including for breach of any representation, warranty, or covenant in these Legal Terms or of any applicable law or regulation. We may terminate your use or participation in the Services or delete any content or information you posted at any time without warning. If we terminate or suspend your account, you are prohibited from creating a new account under your name, a fake name, or the name of a third party. In addition to termination or suspension, we reserve the right to take appropriate legal action, including civil, criminal, and injunctive redress.

9. MODIFICATIONS AND INTERRUPTIONS

We reserve the right to change, modify, or remove the contents of the Services at any time for any reason at our sole discretion without notice, but we have no obligation to update any information on our Services. We will not be liable for any modification, price change, suspension, or discontinuance of the Services. We cannot guarantee that the Services will always be available. We may experience hardware, software, or other problems, or need to perform maintenance, which could result in interruptions, delays, or errors. We reserve the right to change, revise, update, suspend, discontinue, or modify the Services at any time for any reason without notice to you. You agree that we have no liability for any loss, damage, or inconvenience caused by your inability to access or use the Services during downtime or discontinuance. Nothing in these Legal Terms obligates us to maintain and support the Services or provide corrections, updates, or releases.

10. GOVERNING LAW

These Legal Terms are governed by and defined following the laws of [blank]. You and the company irrevocably consent that the courts of [blank] shall have exclusive jurisdiction to resolve any dispute related to these Legal Terms.

11. DISPUTE RESOLUTION

Informal Negotiations

To resolve any dispute, controversy, or claim (each a "Dispute") quickly and to control costs, you and the company agree to first attempt to negotiate any Dispute informally for at least [blank] days before starting arbitration.

Binding Arbitration

Any dispute arising from or connected with these Legal Terms will be referred to and finally resolved by the International Commercial Arbitration Court under the European Arbitration Chamber. The number of arbitrators will be [blank], the seat of arbitration will be [blank], and the language of the proceedings will be [blank]. The governing law will be the substantive law of [blank].

Restrictions

The parties agree that any arbitration will be limited to the Dispute between them individually. To the fullest extent allowed by law, there is no right for any Dispute to be arbitrated on a class-action basis or to use class-action procedures, and no right for any Dispute to be brought in a purported representative capacity on behalf of the general public or other persons.

Exceptions to Informal Negotiations and Arbitration

The following disputes are not subject to the informal negotiations and binding arbitration provisions:

- Disputes seeking to enforce or protect a party's intellectual property rights.
- Disputes related to allegations of theft, piracy, invasion of privacy, or unauthorized use.
- Any claim for injunctive relief.

If this provision is found to be illegal or unenforceable, then neither party will elect to arbitrate any Dispute falling within that portion of the provision, and the Dispute will be decided by a court with competent jurisdiction within the courts listed above.

12. CORRECTIONS

The Services may contain typographical errors, inaccuracies, or omissions, including in descriptions, pricing, and availability. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update information on the Services at any time without prior notice.

13. DISCLAIMER

THE SERVICES ARE PROVIDED ON AN "AS-IS" AND "AS-AVAILABLE" BASIS. YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. We make no warranties or representations about the accuracy or completeness of the Services' content or the content of any websites or mobile applications linked to the Services. We will not be liable or responsible for:

- Errors, mistakes, or inaccuracies of content and materials.
- Personal injury or property damage resulting from your access to and use of the Services.
- Unauthorized access to or use of our secure servers and any stored personal or financial information.
- Interruptions or cessation of transmission to or from the Services.
- Bugs, viruses, or Trojan horses that may be transmitted by any third party.
- Errors or omissions in any content and materials or any loss or damage resulting from the use of content made available via the Services.

We do not warrant, endorse, guarantee, or take responsibility for any product or service advertised or offered by a third party through the Services or any linked website. You should use your best judgment and exercise caution when purchasing a product or service through any medium.

14. LIMITATIONS OF LIABILITY

In no event will we, our directors, employees, or agents be liable for any direct, indirect, consequential, exemplary, incidental, special, or punitive damages, including lost profit, lost revenue, or loss of data, arising from your use of the Services. Our liability to you for

any cause will be limited to the lesser of the amount you paid us, if any, or [blank]. Some state and international laws may not allow limitations on implied warranties or the exclusion or limitation of certain damages, so these limitations may not apply to you, and you may have additional rights.

15. INDEMNIFICATION

You agree to defend, indemnify, and hold us harmless, including our subsidiaries, affiliates, officers, agents, partners, and employees, from any loss, damage, liability, claim, or demand made by a third party due to or arising out of:

- 16. Your use of the Services.
- 17. Breach of these Legal Terms.
- 18. Any breach of your representations and warranties.
- 19. Your violation of a third party's rights, including intellectual property rights.
- 20. Any harmful act toward another user with whom you connected via the Services.

We reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you must indemnify us, and you agree to cooperate with our defense of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding.

16. USER DATA

We will maintain some data you transmit to the Services for the purpose of managing the Services' performance, as well as data related to your use of the Services. While we perform regular routine backups, you are solely responsible for all data you transmit or that relates to your activities using the Services. You agree that we have no liability to you for any loss or corruption of such data, and you waive any right of action against us arising from such loss or corruption.

17. ELECTRONIC COMMUNICATIONS, TRANSACTIONS, AND SIGNATURES

Visiting the Services, sending emails, and completing online forms are electronic communications. You consent to receiving electronic communications and agree that all agreements, notices, disclosures, and other communications we provide to you electronically satisfy any legal requirement that such communications be in writing. You agree to the use of electronic signatures, contracts, orders, and other records, and to electronic delivery of notices, policies, and records of transactions initiated or completed by us or via the Services. You waive any rights or requirements under any laws that require an original signature, or the delivery or retention of non-electronic records.

18. MISCELLANEOUS

These Legal Terms and any policies or rules posted by us on the Services constitute the entire agreement between you and us. Our failure to exercise or enforce any right or provision of these Legal Terms does not waive that right or provision. These Legal Terms operate to the fullest extent permissible by law. We may assign any or all of our rights and obligations to others at any time. We are not responsible or liable for any loss, damage, delay, or failure to act caused by any cause beyond our reasonable control. If any provision of these Legal Terms is determined to be unlawful, void, or unenforceable, that provision is deemed severable and does not affect the validity and enforceability of the remaining provisions. There is no joint venture, partnership, employment, or agency relationship created between you and us. You agree that these Legal Terms will not be

construed against us because we drafted them. You waive any defenses you may have based on the electronic form of these Legal Terms and the lack of signing by the parties.