

END USER LICENSE AGREEMENT

This is the end user license agreement that applies to the use of CEZEX Trading Limited and its affiliates' websites and trading platforms (the "**Agreement**"). If You have objections to the terms and conditions stipulated hereto, do not use our websites and trading platforms in any way. **Downloading, installing and your access to and use of this website and our applications and trading platforms constitutes your acceptance of this Agreement and any other legal notices and statements contained on this website, our platforms and/or our applications.** Your use of the CEZEX websites, platforms and applications is governed by the version of this Agreement in effect on the date each CEZEX website, platform or application is accessed by You. Please feel free to contact our customer support team at support@cezex.io for any clarifications before You continue to use these websites and platforms.

Electronic Signatures and Agreement(s): You acknowledge and agree that by clicking on the ACCEPT button or similar buttons or links as may be designated by CEZEX to show Your approval of any foregoing texts, the use of the Services (as defined below), You are entering into a legally binding contract. You hereby agree to the use of electronic communication in order to enter into contracts, place orders and other records and to the electronic delivery of notices, policies and records of transactions initiated or completed through our websites, applications and platforms. Furthermore, You hereby waive any rights or requirements under any laws or regulations in any jurisdiction which require an original (non-electronic) signature or delivery or retention of non-electronic records, to the extent permitted under applicable mandatory law.

1. Scope of Agreement

This Agreement applies to any of our: (i) Web pages, (ii) Services, (iii) Content, (iv) applications and platforms; (v) Databases and (vi) information together with the software (collectively referred to as the "**Services**" and any software component therein, the "**Software**") provided by CEZEX Trading Limited ("**CEZEX Trading Limited**" and collectively with its affiliates "**CEZEX**" or "**Us**" or "**Our**"). The content and information included in these Services are provided by CEZEX Trading Limited. Carefully read all the terms and conditions of this Agreement prior to the, use of our websites and/or platforms and/or download and/or the installation of our software. If You ("**You**" or the "**User**") do not agree to these terms and conditions, You may not install this Software and/or use our Services, and/or do not commence the installation process and destroy any file relating to the Software in Your possessions. This Agreement may be updated by CEZEX Trading Limited from time to time, without prior notice to User. The use of the Services may be subjected to additional terms and conditions, which will be published by CEZEX Trading Limited from time to time.

2. License

2.1. CEZEX hereby grants to you a non-exclusive and non-transferable license to use the Services. The Services may only be used for personal use. This does not include use on a computer network. CEZEX TRADING LIMITED MAY TERMINATE THIS LICENSE, CANCEL THE USER'S PASSWORD AND/OR THE USER'S ACCOUNT (OR PART OF IT) IF YOU FAIL TO COMPLY WITH THE TERMS AND CONDITIONS SET FORTH ABOVE.

2.2. You may not: (i) modify, translate, reverse engineer, decompile, disassemble or create derivative works based on the Services and/or the Software; and/or (ii) loan, rent, lease, give, sub-license or

otherwise transfer the Services and/or the Software (or any copy thereof) in whole or in part, to any other party; Copy, alter, translate, decompile or reverse engineer the software, including but not limited to, modify the Software in any way; (iii) remove, alter or cause not to be displayed, any trademarks, copyright notices or start-up messages contained in the programs and/or documentation.

3. Account User Information and User Security

In order to use the Services You shall receive specific Account User Information. It is Your responsibility to keep the Account User Information secret and You are responsible for all actions made using Your Account User Information. You agree: (a) to immediately notify CEZEX Trading Limited of any unauthorized use of the Account User Information or of any other violation of security and (b) at the end of each use, to log out from Your account in an orderly way.

4. Privacy

By acceptance of this Agreement and by creating an account with CEZEX, You acknowledge that CEZEX will use Your information in accordance with the CEZEX's Privacy Policy as may be amended from time to time. We are encouraging you to review CEZEX's Privacy Policy where we explain what data are We collecting from You and how We collect, protect and use Your data.

CEZEX Social Trading Platform

CEZEX is in part a real-time social trading platform, which integrates rich community and social characteristics into the trading platform. As part of the CEZEX traders' network, traders who choose to be part of the community share their strategies and performance with the community. The amount traded is never disclosed and all traders are required to agree to be part of the network and share their strategies and performance. Downloading, installing and your access to and use of CEZEX Services and/or Software constitutes your agreement and acknowledgment that the following information and content shall be considered non-confidential and non-proprietary information (other than your personal data as described below), collectively, the "**Content**" and **shall be publicly shown on the Site**: your username and full name, your picture/avatar (if provided), your state of residency, gender, networks, list of users who follow you, users who copy you etc., list of users you follow or copy, and any network status/posts/blogs and any other content options that enable our users to interact amongst themselves, including without limitation content and information you post on the CEZEX community, comments, feedback, postings, "likes", blogs and/or all information that You provide to Us via our website, our mobile apps, and/or by email, chat, fax or telephone and/or any other means.

In addition, if you have elected to use one of our applications provided via social networks (such as Facebook, Twitter, etc.), our application will access your social network account general information which includes your name and username in such social network, profile picture, gender, networks, user ID, list of friends, and any other information you have shared with "everyone" on the relevant social network. Additional information may be collected in specific social networks campaigns as shall be specified in the terms and conditions applicable to such campaign. You can make your trading activity private, and can change your privacy settings at any time in settings section in Your account.

Security and Integrity of Information

We protect Your Personally Identifiable Information by using data security technology and using tools such as firewalls and data encryption. We also require that You use a personal username and password every time You access Your account online. We restrict access to Personally Identifiable Information at Our offices so that only officers and/or employees who need to know the Information have access to it.

Updating Your Information

In the event that You believe Our Information is in anyway inaccurate, please let Us know immediately. We will make sure We investigate the matter and correct any inaccuracies as quickly as possible where necessary.

5. User Conduct; Communications within the CEZEX Community; Links to Third Party Websites, Newsletters etc.

5.1. You shall not use the Information for any unlawful or unauthorized purpose. The use and interpretation of the Services requires skill and judgment, and You shall at all times exercise Your own judgment in the use of the Services.

5.2. You agree not to use to the Services in order to:

5.3. Disturb or damage the Services or the servers or the networks connected to the Services. The User must not ignore conditions, policies and/or regulations of networks which are connected to the Services.

5.3.1. Violate deliberately or not deliberately any local, state, national or international law which applies to our software.

5.3.2. By using the Services You acknowledge that You are well informed that CEZEX Trading Limited does not perform any prior filtering of the content and/or financial information made available through the Services by third parties. Notwithstanding the aforementioned, CEZEX Trading Limited and/or its agents, shall have the right to remove any content which violates this license conditions or which arises opposition in any other way.

5.4. You agree that it is up to You to evaluate the risks involved with the use of the Service, including the reliance upon the accuracy, perfection and/or benefit of the content made available by the Service. And You agree that the risks with such use shall be on You.

5.5. Communications within the CEZEX Community; Links to Third Party Websites, Newsletters etc.

5.5.1. You acknowledge that You are responsible for any Content, information and material that You submit or transmit through any of our websites, applications and/or any network status/posts/blogs and any other communications and/or content options available by Us, including your responsibility as to the legality, reliability, appropriateness, originality and copyright of any such information or material. Additionally, You represent and warrant that: (i) You own all right title and interest in any Content provided by You, and (ii) the posting of your Content by Us (in any manner or media whatsoever, on an unrestricted basis) does not (and will not) violate the privacy rights, publicity rights, copyrights, contract rights or any other rights of any individual or make derogatory remarks regarding, defame or otherwise criticize any person or entity. You shall be solely liable for any damage resulting from any infringement or

other violation of the copyrights, trademarks or other proprietary rights of any individual or entity, and for any other harm or losses resulting from any Content.

5.5.2. In our efforts to promote collegial, non-misleading and non-defamatory communications between the members of the CEZEX community, You are strictly prohibited from:

- (i) making statement as to your eligibility to provide investment advice, portfolio management and/or any other services and/or activity which may require a license, registration and/or notification in your state of residency and/or in the residency states of our users;
- (ii) making statement that CEZEX Trading Limited and its affiliates endorse, maintain any control and/or guarantee the accuracy and/or completeness of the Content published, posted or shared by You with other users;
- (iii) making statements that are abusive, defamatory, harassing, and/or insulting statements to other users or otherwise;
- (iv) making statements that advertise or promote any other online entities and/or your and/or any services;
- (v) making statements that contain sexually explicit content and/or any grossly offensive, including expressions of bigotry, racism, hatred or profanity or that is hateful, threatening or pornographic; incites violence or that contain nudity or graphic or gratuitous violence;
- (vi) sending or otherwise posting unauthorized commercial communications (such as spam) on our websites, applications and/or utilizing our services;
- (vii) collecting users' content or information, or otherwise accessing our websites and/or Services, using automated means (such as harvesting bots, robots, spiders, or scrapers);
- (viii) engaging in unlawful multi-level marketing, such as a pyramid scheme, on our websites and/or using our Services;
- (ix) uploading viruses or other malicious code;
- (x) soliciting personal information and/or login information or access an account belonging to someone else using our websites and/or Services to do anything unlawful, misleading, malicious, or discriminatory;
- (xi) doing anything that could disable, overburden, or impair the proper working of CEZEX, such as a denial of service attack and/or facilitate or encourage any violations of this Agreement. All unsubstantiated performance claims may be removed from any of our websites.

If You violate the above We shall have the right to terminate your account and registration on our Services. If your account and registration are terminated due to the above misuse We will refund any funds which may be in your account.

5.5.3. Professional Traders may be subject to additional rules of conduct and restrictions relating to their Content or trading activity which may be imposed by Us from time to time either generally or as a part of specified promotions. If You have been qualified as a “Regular Trader” or a Professional Trader please contact your account manager to receive further information with respect to any such restrictions which may be applicable to You.

5.5.4. We do not undertake to review and monitor all the Content and We do not in any manner endorse, support, sanction, encourage, verify or agree with any such Content. We reserve the right to review, monitor, revise and/or remove any such Content in any way We see fit in Our sole discretion. You acknowledge that We may report to government authorities any actions that may be considered illegal and/or which may be required by such authorities. When requested, We may cooperate with government authorities in any investigation of alleged illegal activity. You further confirm and acknowledge that We may also maintain records of all such Content.

5.5.5. At certain times, We may provide You with various analytical tools (such as market data, price quotes, exchange rates, news, headlines and graphs), links to other websites, circulate newsletter and/or provide You with third parties’ information for your convenience. By doing so, We are not endorsing, giving any representation, warranting, guaranteeing or sponsoring the accuracy, correctness, timeliness, completeness, suitability of such information for You and/or as to the effect or consequences of such information on You. Such information and tools are provided solely to assist You to make your own investment decisions and does not amount to investment advice or unsolicited financial promotions to You. However it is hereby clarified in this respect that under our license terms we are eligible to provide investment advice and we may choose to provide such advice according to our sole discretion. You understand that We are not obligated to continue to provide the above mentioned tools and information and We may remove such informational tools from our website at any time. Furthermore, We are not obligated to update the information displayed on our website at any time and We will not be liable for the termination, interruption, delay or inaccuracy of any Market Information. The financial information We post on our website is provided by third parties for the benefit of our users and as such You undertake not to enable deep linking or any other form of redistribution or reuse of the information, to any non-authorized users. As such, We urge You to read and fully understand the terms and conditions and other policies of such websites, newsletters and information before using them. Any information or material placed on our websites by third parties reflects solely and exclusively the views, and are the responsibility of, those who post such information or material, and do not represent the views of CEZEX Trading Limited and/or its affiliates. Such information is not to be considered as constituting a track record. Past performance is no guarantee of future results and We specifically advise clients and prospects to carefully review all claims and representations made by other traders, advisors, bloggers, money managers, issuers, dealers and system vendors before making an investment decision on the basis of any of the foregoing. IN NO EVENT SHALL CEZEX TRADING LIMITED AND/OR ITS AFFILIATES BE LIABLE, DIRECTLY OR INDIRECTLY, TO ANYONE FOR ANY DAMAGE OR LOSS ARISING FROM OR RELATING TO ANY USE, CONTINUED USE OR RELIANCE ON ANY SUCH TOOLS, WEBSITES, NEWSLETTERS AND/OR INFORMATION.

5.5.6. Neither We, nor our officers, principals, employees or agents shall be liable to any person for any losses, damages, costs or expenses (including, but not limited to, loss of profits, loss of use, direct, indirect, incidental or consequential damages) resulting from any errors in, omissions of or alterations to any information and/or Content. The foregoing shall apply regardless of whether a claim arises in contract, tort, negligence, strict liability otherwise.

5.5.7. Risks Associated with Social Trading: CEZEX Trading Limited and its affiliates provide You with the ability to interact, follow and copy other traders by using Information and/or social trading features provided and/or made available on our websites and/or trading platforms. Such social trading features include but are not limited to “follow”, “copy” and/or “follow trader rankings”, “featured users” and/or any advanced search options etc. (collectively, “Social Trading Features”). However, We note that Social Trading Features are associated with various risks and You are urged to carefully read and consider the following risks before utilizing either of our Social Trading Features:

5.5.8. Social Trading Features are provided by Us solely for informational purposes. CEZEX Trading Limited and its affiliates and their employees and agents are not investment or financial advisers. IF YOU MAKE INVESTMENT DECISIONS IN RELIANCE ON INFORMATION WHICH IS AVAILABLE ON OUR WEBSITES OR AS A RESULT OF THE USE OF THE SOCIAL TRADING FEATURES, YOU DO SO AT YOUR OWN RISK AND CEZEX TRADING LIMITED AND ITS AFFILIATES, THEIR EMPLOYEES AND ITS AGENTS WILL NOT BE LIABLE FOR ANY LOSSES THAT YOU MAY SUSTAIN. YOU SHOULD NOT MAKE ANY INVESTMENT DECISION WITHOUT FIRST CONDUCTING YOUR OWN RESEARCH. YOU ARE SOLELY AND EXCLUSIVELY RESPONSIBLE FOR DETERMINING WHETHER ANY INVESTMENT, OR STRATEGY, OR ANY OTHER PRODUCT OR SERVICE IS APPROPRIATE OR SUITABLE FOR YOU BASED ON YOUR INVESTMENT OBJECTIVES AND PERSONAL AND FINANCIAL SITUATION.

5.5.9. A copied trader’s positions (with respect to any of our financial instruments) shall be copied using the lower of either the minimum position amount or with the same proportional amounts and with the same leverage, to the maximum extent possible. All such positions shall be closed automatically if and when closed by the copied trader and/or if the copied trader’s positions were automatically closed by Us, for whatsoever reason, without providing any further notice and without any action on your part. You should be able and prepared to bear the loss of the entire investment You made in such a copied trader. You are fully responsible for any losses You may sustain as a result of our automatic execution of instructions generated as a result of the utilizing of any of the Social Trading Features.

5.5.10. If You place additional trades in your account or You modify or cancel an order generated by a Social Trading Feature You may achieve a materially different result than the user that You copied. Changing a copied position shall cause its disconnection from the original position. Such disconnected position shall not be automatically closed or changed when the original position is changed or closed.

5.5.11. Any past performance of our users indicated on our websites is not indicative of future results and should be considered as hypothetical as more fully described below. It is important to understand that historical performance is not a guarantee of future performance. When reviewing the Content, portfolio, financial performance information, opinions or advice of another registered user, You should not assume that the user is unbiased, independent or qualified to provide financial information or advice.

5.5.12. HYPOTHETICAL PERFORMANCE RESULTS HAVE MANY INHERENT LIMITATIONS. NO REPRESENTATION OR GUARANTEE IS BEING MADE THAT ANY ACCOUNT WILL OR IS LIKELY TO ACHIEVE PROFITS OR LOSSES SIMILAR TO THOSE SHOWN AND MAY NOT TAKE INTO ACCOUNT FEES, SPREADS AND/OR TRADING COMMISSIONS THAT MAY BE CHARGED. THE ACTUAL PERCENTAGE GAINS/LOSSES EXPERIENCED BY INVESTORS WILL VARY DEPENDING ON MANY FACTORS, INCLUDING BUT NOT LIMITED TO: STARTING ACCOUNT BALANCES (DEPOSITS AND WITHDRAWALS), MARKET BEHAVIOR, THE INVESTOR’S ACCOUNT SETTINGS AND THE PERFORMANCE OF THE COPIED USER. BECAUSE OF THIS,

ACTUAL PERCENTAGE GAINS/LOSSES EXPERIENCED BY INVESTORS MAY BE MATERIALLY DIFFERENT THAN THE PERCENTAGE GAINS/LOSSES AS PRESENTED ON THIS WEBSITE. IN FACT, THERE ARE FREQUENTLY SHARP DIFFERENCES BETWEEN HYPOTHETICAL PERFORMANCE RESULTS AND THE ACTUAL RESULTS SUBSEQUENTLY ACHIEVED BY ANY PARTICULAR TRADING PROGRAM. ONE OF THE LIMITATIONS OF HYPOTHETICAL PERFORMANCE RESULTS IS THAT THEY ARE GENERALLY PREPARED WITH THE BENEFIT OF HINDSIGHT. IN ADDITION, HYPOTHETICAL TRADING DOES NOT INVOLVE FINANCIAL RISK, AND NO HYPOTHETICAL TRADING RECORD CAN COMPLETELY ACCOUNT FOR THE IMPACT OF FINANCIAL RISK IN ACTUAL TRADING. FOR EXAMPLE, THE ABILITY TO WITHSTAND LOSSES OR TO ADHERE TO A PARTICULAR TRADING PROGRAM IN SPITE OF TRADING LOSSES ARE MATERIAL POINTS WHICH CAN ALSO ADVERSELY AFFECT ACTUAL TRADING RESULTS. THERE ARE NUMEROUS OTHER FACTORS RELATED TO THE MARKETS IN GENERAL OR TO THE IMPLEMENTATION OF ANY SPECIFIC TRADING PROGRAM WHICH CANNOT BE FULLY ACCOUNTED FOR IN THE PREPARATION OF HYPOTHETICAL PERFORMANCE RESULTS AND ALL OF WHICH CAN ADVERSELY AFFECT ACTUAL TRADING RESULTS.

5.5.13. NO ASPECT OF THE INFORMATION AND/OR SOCIAL TRADING FEATURE PROVIDED AND/OR MADE AVAILABLE ON OUR WEBSITES IS INTENDED TO PROVIDE, OR SHOULD BE CONSTRUED AS PROVIDING, ANY INVESTMENT, TAX OR OTHER FINANCIAL RELATED ADVICE OF ANY KIND. YOU SHOULD NOT CONSIDER ANY SUCH CONTENT AND/OR ANY SUCH FEATURE TO BE A SUBSTITUTE FOR PROFESSIONAL FINANCIAL ADVICE. IF YOU CHOOSE TO ENGAGE IN TRANSACTIONS BASED ON CONTENT ON THE WEBSITE AND/OR ELECT TO COPY SPECIFIC TRADERS AND/OR TRADES, THEN SUCH DECISION AND TRANSACTIONS AND ANY CONSEQUENCES FLOWING THEREFROM ARE YOUR SOLE RESPONSIBILITY. WHILE INDIVIDUAL PARTICIPANTS MAY OFFER INVESTMENT ADVICE OR OPINIONS AND/OR EFFECT A TRANSACTION WHICH MAY BE SUBSEQUENTLY COPIED BY OTHER TRADERS, SUCH ADVICE, OPINIONS OR TRADES AMOUNT TO NOTHING MORE THAN EXCHANGES BETWEEN PERSONS WHO MAY BE ANONYMOUS OR UNIDENTIFIABLE OR SIMPLY THE EXECUTION OF A TRADE BY SUCH TRADERS. CEZEX TRADING LIMITED AND ITS AFFILIATES DO NOT PROVIDE INVESTMENT ADVICE DIRECTLY, INDIRECTLY, IMPLICITLY, OR IN ANY MANNER WHATSOEVER BY MAKING SUCH INFORMATION AND/OR FEATURES AVAILABLE TO YOU. YOU SHOULD USE ANY INFORMATION GATHERED FROM HERE AND/OR UTILIZE THE SOCIAL TRADING FEATURES ONLY AS A STARTING POINT FOR YOUR OWN INDEPENDENT RESEARCH AND INVESTMENT DECISION MAKING.

6. Intellectual Property

All our intellectual property assets (“IP”) including but limited to all copyrights, trademarks, patents, service marks, trade names, software code, icons, logos, characters, layouts, trade secrets, buttons, color scheme and graphics are our sole and exclusive IP and are all protected by local and international intellectual property laws and treaties including all copyright laws and regulations. You shall respect all such proprietary rights and unless You were given an explicit permission by CEZEX Trading Limited, You shall not use the Services, or any other information or the software for any purpose, other than personal ordinary purposes, and You shall not change, sell and/or distribute Our Services and/or create any products based on Our Services, or on part of it, without Our prior written consent. Under no circumstances shall You remove any copyright notification from any of our IP or unlawfully use our downloadable software. The use of our Services and/or Software does not grant You any rights other than those granted to You by revocable License in any way. We own all the images displayed on our website and software. You may not use these images in any way other than the manner which We provide them. Should You wish to use any of our images for any other purpose You must obtain prior written consent from Us in advance. Nothing contained on our websites shall be construed as granting, by implication or otherwise, any license or right to use any trademark without our written permission or such third party

that may own the trademarks. Except as expressly stated herein, You may not without our prior written permission alter, modify, reproduce, distribute or commercially exploit any materials, including text, graphics, video, audio, software code, user interface design or logos, from this or any of our websites. If You link from another website to one or more of our websites, your website, as well as the link itself, may not, without our prior written permission, suggest that We endorse, sponsor or are affiliated with any non-CEZEX website, entity, service or product, and may not make use of any of our IP other than those contained within the text of the link.

7. Disclaimer of Warranties; Limitation of Liability

The Services and the Software should be used with knowledge and skill notwithstanding any particular user's investment objectives, financial situation, or means, and CEZEX Trading Limited is not soliciting any action based upon it. CEZEX Trading Limited does not recommend any form of financial transaction; or solicit to enter into any financial transaction, financial engagement; or otherwise encourage You to follow any specific trading strategy in any jurisdiction in which such an offer or solicitation, or trading strategy would be illegal. CEZEX Trading Limited expressly disclaim all warranties of any kind, express or implied. The Services and/or the Software are provided "AS-IS", and CEZEX Trading Limited and/or any third-party Information Provider provide the Services without responsibility for accuracy and correctness. By using the Services and/or the Software You agree that errors and/or omissions contained in such information shall not be made the basis for any claim, demand or cause of action against CEZEX Trading Limited. You acknowledge that the Services and/or the Software are beta versions at the stage of development. Consequentially, the Services and/or the Software are instable and may not work error free. We do not warrant that the functions contained in the Services and/or the Software will meet Your requirements or that the operation of the Services and/or the Software will be uninterrupted or error free. Moreover, We reserve the right, at any time and for any reason, to discontinue, redesign, modify, enhance, change, patch the software and/or the Services including without limitation, the structure, specifications, "look and feel," navigation, features and other elements of the Software and/or the Services or any part thereof.

The entire risk as to the quality and performance of the Services and/or the Software is with You. CEZEX TRADING LIMITED AND/OR ANY THIRD-PARTY SUPPLIER EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF SATISFACTORY QUALITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO THE SERVICES AND/OR THE SOFTWARE OR ANY USE THEREOF. IN NO EVENT SHALL EITHER OF THEM BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER WITH RESPECT TO THE APPLICATION AND THE USE THEREOF. YOU HEREBY SPECIFICALLY AGREE AND ACKNOWLEDGE THAT THE ABOVE WARRANTY IS EXHAUSTIVE, AND IS IN LIEU OF ANY OTHER WARRANTY, EXPRESS OR IMPLIED. IN NO EVENT SHALL CEZEX TRADING LIMITED AND/OR ANY THIRD-PARTY SUPPLIER OR THEIR DIRECTORS, OFFICERS, EMPLOYEES, CONTRACTORS AND AGENTS BE LIABLE FOR LOST PROFITS, LOST SALES, LOST BUSINESS, LOST OPPORTUNITY, LOST INFORMATION, LOST OR WASTED TIME OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES (HOWEVER ARISING, INCLUDING NEGLIGENCE) ARISING OUT OF, OR WITH RESPECT TO THE SERVICES AND/OR THE SOFTWARE AND THE USE THEREOF.

8. General

Our failure or neglect to perform or enforce any of any rights or conditions under this Agreement and the general Terms and Conditions shall not be considered as a waiver of such a right or condition. Should any

provision of this Agreement be held to be void, invalid or inoperative, the remaining provisions of this Agreement shall not be affected and shall continue in effect. In addition, if any particular provision contained in this Agreement and/or the general Terms and Conditions shall, for any reason, be held to be excessively broad with regard to time, geographic scope or activity, the term shall be construed in a manner to enable it to be enforced to the extent compatible with applicable law.

9. Acknowledgment

You acknowledge reading this Agreement, understanding it, and agree to be bound by its terms and conditions.

10. Governing Law and Forum Selection

The validity of this Agreement and the rights, obligations and relations of the parties shall be construed and determined in accordance with English law. You acknowledge that any action or suit brought to enforce any right or remedy of this Agreement shall be subject to the exclusive jurisdiction and venue of the Philippines.

LAST UPDATED: December 2, 2018