

Effective date: from "12" July 2023

USER AGREEMENT

Welcome!

By using the products, software, services or web sites of " " LLC, you agree to the following terms and conditions and any rules, guidelines, and amendments we may impose going forward, including but not limited to Program Rules and Legal Notices (**the "Terms"**).

We may update these Terms in the future.

The latest version of this agreement can be found at [http: https://businesschain.me/cdn/docs/user-agreement-eu.pdf](https://businesschain.me/cdn/docs/user-agreement-eu.pdf)

"Naevius FZE", its subsidiaries and affiliates, including your domain administrator (**the "Company"**), offer you use of this software product (**the "Program"**) provided that you are of legal age to sign a legally binding agreement and are not a person barred from using it under the laws of the United Kingdom of Great Britain and Northern Ireland or other applicable laws. In order to access certain services, you must provide accurate, current identification, contact and other information as may be required as part of the registration process and/or continued use of the Program. You are responsible for protecting the confidentiality of your account password and for all activities that occur under it. You agree to notify Company immediately of any unauthorized use of your password or account or any other breach of security. We shall not be liable or responsible for any loss or damage caused by any inaccuracies in the information you provide us with or your failure to keep your password secure.

1. Proper conduct:

You understand that any information, data, text, software, music, sound, photographs, graphics, video clips, messages and other materials (**the "Content"**) are the sole responsibility of the person from whom the Content originates. The Company reserves the right but does not undertake any obligation to pre-screen, flag, filter, reject, modify or move any Content accessed using the Program. You understand that by using the Program, you may be exposed to Content that is offensive, indecent or objectionable, and that your use of the Program is at your own risk.

The Company informs you that there are commercial services and software that may be used to limit access to material that you find objectionable and that you should inform the Company of this.

2. Privacy Policy

By using the Program, you understand and agree that Company may view, retain and disclose personal information contained in your account and related Content if required to do so by law or in the good faith belief that retention or disclosure is reasonably necessary to (a) comply with any applicable law, regulation, legal process or enforceable governmental request; (b) enforce these Terms, including by monitoring your ability to access and use the Program's Content; and (c) modify or delete any information in connection with the Program.

You understand that the technical processing and transmission of the Program, the Company, including your Content, may involve (a) transmissions over various networks; and (b) changes to conform to technical requirements of connecting networks, devices or services.

You also understand and agree that your domain administrator may have access to your account and its Content and may suspend or terminate your access to and ability to modify your account.

You agree that you are responsible for your own conduct and any Content that you create, transmit or display while using the Program and for any consequences thereof. You agree to use the Program only for lawful purposes and in accordance with the Terms and any applicable rules or guidelines. You agree that you will not participate in, interfere with or disrupt the operation of the Program or related servers or networks.

In addition to this Agreement, the use of certain components of the Program is governed by the rules and policies of those services, which have been specifically incorporated into this Agreement or located separately in the Program.

Users outside of the Republic of Cyprus, United Arab Emirates agree to comply with regional rules regarding online conduct and acceptable content, including laws governing the export and import of data to or from the Republic of Cyprus, United Arab Emirates and to or from the user's home country.

3. Property rights

3.1 Rights of the Company

You understand and agree that the Program and any software used in connection with the Program (**the "Software"**) contain proprietary and confidential information that is protected by applicable intellectual property and other laws. In addition, you understand and agree that Content offered by sponsors, investors or made available to you through the Program is protected by copyrights, trademarks, service marks, patents and other proprietary rights and laws. Except as otherwise expressly permitted by the Company or other copyright holders, you agree not to modify, rent or lease, transfer, sell, distribute or create derivative works based on the Content, the Program or the Software, in whole or in part, except as specifically permitted in a separate written agreement.

Subject to these Terms, the Company grants you a personal, non-transferable and non-exclusive license and right to access the Program. However, neither you nor any third party with your consent may copy, modify, prepare derivative works of, decompile, reverse-assemble, or otherwise attempt to discover the source code, or sell, assign, sublicense, grant a security interest in or otherwise transfer any right in the Program, Software or access thereto, except to the extent such acts are expressly

permitted, required by law, or have been expressly granted in writing by the Company. You agree not to use modified versions of the Software for any purpose, including but not limited to obtaining unauthorized access to the Program. You agree to access the Program only through the interface expressly designated for such purpose by the Company, except as specified in a separate written agreement.

Except as otherwise expressly permitted by the Company, you agree not to use, copy, imitate or add any trademark, service mark, trade dress, company or product name in a situation that might cause confusion as to the origin of a product. You agree not to remove, obscure or alter any Company or third-party copyright notices, trademarks or other proprietary rights notices contained in the Program or Software.

The Company reserves the exclusive right to revoke any permission previously granted to you at any time, and you must cease using such permission immediately upon notice from the Company.

Use of trademarks

The names, trademarks, logos, icons, websites, screenshots and other distinctive features of the Program (**the "Logo"**) displayed on the Programme are the property of the Company. You may not use the Logo without the express permission of the Company.

The Company reserves the right to determine what constitutes improper or inappropriate use of the Logos and you agree to correct the improper or inappropriate use of the Logos or to cease using them upon notice from the Company.

3.2 Your Rights

The Company relinquishes ownership and control of any Content submitted, published or displayed by you on or through the Program. You or a third-party licensor (if any) retain patent and trademark rights in, and are the copyright holder of, any Content submitted, published or displayed by you on or through the Program, and are responsible for protecting these rights (as applicable). By submitting, posting or displaying Content on or through the Program that is intended for members of the public, you grant the Company a worldwide, non-exclusive, royalty-free license to reproduce, adapt, modify, publish and distribute such Content on the Program for purposes of displaying, distributing and promoting the Program. The Company reserves the right to concurrently publish, publish or display Content that you have submitted, posted or displayed on or through the Program and to use it in another service offered by the Company. In addition, the Company reserves the right to refuse to accept, publish, display or transmit any Content at its sole discretion.

You represent and warrant that you have all rights, permissions and authority necessary to grant the rights specified herein in any Content sent.

By using the Program and the Software and the resources available through it, you agree that:

1) You will not use the Program in any manner that could damage, disable, overburden or impair any Company server or network(s) connected to any Company server (including linked sites) or prevent other visitors from using the Program.

2) You will not upload, email or otherwise transmit through the Program any potentially destructive, disruptive or otherwise harmful programs, files or code, including software viruses of any form or designation of files, programs that could damage, disrupt or alter the operation of any computer or network which is the property of any third party.

3) You will not attempt to breach or interfere with the security, integrity or availability of the Program and/or its contents and delivery, any resources, accounts, passwords, servers or any networks connected to or accessible through the Program, or otherwise cause damage to them.

4) You will not attempt to gain unauthorized access to the services, materials, information, accounts, computer systems or networks connected to any Company server or to the Program by hacking, password mining or any other means. You will not obtain or attempt to obtain any material or information through any means not intentionally made available through the Program.

5) You will not use any false identification when registering subscriptions, downloads or product or service licenses.

6) You will not remotely collect or otherwise collect information about other people, including email addresses, nor will you use email addresses published on the Program to send any type of unsolicited email of a disguised or falsified origin.

7) If you choose to leave a comment, your username, city and any other information you choose to publish will be made public. The Company is neither responsible nor liable for the confidentiality of any information you choose to post on its websites, including blogs, or for the accuracy of any information contained in those posts. Any information you disclose publicly becomes publicly available. The Company cannot prevent use of such information in violation of these Terms, the law or your personal privacy. This personal information will be retained and processed until the deletion, in each case, of the posted information.

8) You will not use data mining, robots or similar data gathering and extraction methods in the Program and will not place an unreasonable burden on the Program's infrastructure and software or use an unreasonable amount of Program resources.

4. Software and automatic updates

Your use of any Software provided by the Company will be subject to these Terms and any other terms and conditions of the agreements, license agreement, located in or accompanying the Software. The Company's software may automatically report version numbers or other diagnostic information, and may automatically download updates to that software to update, enhance and further develop the Program, including providing bug fixes, patches, additional features, missing plug-ins and new versions.

5. Copyright and Trademark Policy

It is our policy to respond to notices of alleged infringement in accordance with the provisions of the Digital Millennium Copyright Act or other applicable law and to remove the accounts of persistent infringers.

Any use of the Company's trade names, trademarks, service marks, logos, domain names, and other trademark features must comply with these Terms and Conditions and trademark guidelines.

6. General Practices Regarding Use and Storage

You agree that the Company does not assume any responsibility or liability for the deletion or failure to store any Content maintained or transmitted through the Program. You acknowledge that the Company may not set any fixed upper limit on the number of transmissions that may be sent or received by you through the Program, or on the amount of space used. However, we reserve the right to impose such limits at any time in our sole discretion, with or without notice.

Upon termination of your use of the Program (for example, upon receipt of a death certificate or any other legal document confirming the user's death), Company will close that account and it will not be possible to retrieve Content from it.

7. Personal Non-Commercial Use

You agree not to reproduce, duplicate, copy, sell, trade, resell or exploit for any commercial purposes any portion of the Program or access thereto except as expressly stated in these Terms or in a separate written agreement.

8. Changes to the Program

The Company reserves the right to modify, suspend or discontinue the Program (or any part thereof) from time to time, with or without notice to users, at any time. You agree that the Company will not be liable to you or to any third party for any modification, suspension or discontinuance of the Program.

9. Termination

You may terminate your use of the Program at any time. You agree that the Company may at any time and for any reason, including a period of inactivity, terminate your access to the Program, terminate this Agreement, or suspend or terminate your account. In the latter case, your account will be disabled and you may be denied access to the Program and your account, and any files or other content, even if there is any information stored on the system.

Sections 9 (Termination), 12 (Indemnity), 13 (Disclaimer of Warranties), 14 (Limitations of Liability), 15 (Exclusions and Limitations) and 19 (including choice of law, severability and statute of limitations) shall survive expiration or termination of this Agreement.

10. Advertisements

By using the Program, you agree that the Company may place such advertisements and that the Company accepts no responsibility or liability whatsoever for any loss or damage of any kind incurred by you as a result of such advertisers appearing on the Program or entering into subsequent transactions with them.

The manner, mode of publication and extent of advertising messages placed by the Company is subject to change

11. Links

The Program, the Company or third parties may provide links to other websites or resources. The Company may have no control over those sites and resources. You acknowledge and agree that the Company is not responsible for the availability of external sites and resources, and assumes no responsibility or liability for any Content, advertising, products or other materials on or available from those sites and resources. Further, you acknowledge and agree that the Company shall not be responsible or liable (directly or indirectly) for any loss or damage which may arise directly or indirectly from the use of the Content, goods or services available on or through any such site or resource.

The Content may contain links to products, services, documents, promotions or other resources that are not available in your country. These links do not imply that the Company intends to make such resources available in your country. If these links are illegal in your region, do not use them.

12. Indemnity

You agree to defend and indemnify the Company, its subsidiaries, affiliates, officers, agents, employees, advertisers, licensors, suppliers and partners (**the "Partners"**) against any third party claim arising from or related in any way to your use of the Program, violation of these Terms or other actions related to the use of the Program, including any liability or expense arising from any legal action, loss, damage (actual or consequential), litigation, costs and expenses incurred in connection with the Program. In such event, the Company will provide you with written notice of any such claim, suit or action.

13. Disclaimer of Warranties

You understand and agree that your use of the Program is entirely at your own risk. The Program is provided on an "as is" and "as available" basis. To the fullest extent permissible by law, Company and Partners expressly disclaim all warranties and conditions of any kind, including, but not limited to, implied warranties and conditions of merchantability, fitness for a particular purpose and non-infringement.

The Company and Partners do not warrant that (i) the Program will meet your requirements; (ii) the Program will be uninterrupted, secure or error-free; (iii) the results obtained from them will be accurate and reliable; (iv) the quality of any products, services, information or other material purchased or obtained by you through the Program will meet your expectations; and (v) defects in the software will be corrected.

Any material downloaded or otherwise obtained through the Program is done at your own discretion and risk. You will be solely responsible for any damage to your computer system or other hardware, or loss of data that results from the download of any such material.

No advice or information, whether oral or written, obtained by you from or through the Company or the Program shall create any additional warranty except as stated in this Agreement.

14. Limitation of liability

You expressly acknowledge and accept that the Company and the Partners shall not be liable for any direct, indirect, incidental, special, consequential or punitive damages, including but not limited to, damages for loss of profit, loss of goodwill, loss of use, loss of data, and other intangible losses (even if the Company or the Partners have been advised of the possibility of such damages), resulting from (i) the use or inability to use the Program; (ii) the cost of procurement of substitute goods; and (iii) the use of the Program.

The Company's aggregate liability in respect of any matter arising out of or in connection with these Terms and Conditions is limited to two thousand (2,000) euro.

15. Exclusions and Limitations

Nothing in this Agreement is intended to exclude or limit any term, warranty, right or obligation that is prohibited by law from exclusion or limitation. Sometimes the law does not allow the exclusion of certain warranties or conditions, or the limitation or exclusion of liability for loss or damage arising from negligence, breach of contract or implied terms, or incidental or consequential damages. On this basis, only the limitations described in sections 13 (Disclaimer of Warranties) and 14 (Limitation of Liability) above and not contrary to your statutory provisions apply to you. Our liability is limited to the maximum extent permitted by law.

16. No third parties benefiting

You agree that no third parties will benefit from these Terms except as expressly stated herein.

17. Notification

You agree that the Company may send you notices, including information on changes to these Terms, by e-mail or postings on the Company and the Program websites.

18. Resolution of disputes

In the event of a dispute between you and the Company over the performance of the Terms of Use, the parties will make every effort to resolve it by mutual negotiation. The claim settlement procedure is mandatory. Claims may only be submitted to and considered by the Company in writing and in accordance with the procedures set out in the Terms of Use.

If you believe that your rights have been violated by the Company's actions, you must submit a claim containing the essence of the claim and the grounds for the claim. The claim shall be sent to the Company in writing to the Company's e-mail address info@ipe-lab.com or to the Company's registered office.

Within twenty (20) days of receipt of your claim the Company will state its position on the matters of principle stated in the claim and send its reply to the e-mail address or postal address specified by you in the claim.

The company will not consider anonymous complaints or complaints that do not allow you to be identified on the basis of the data provided upon registration.

If no agreement is reached through negotiation, a dispute arising from these Terms of Use shall be subject to judicial review.

19. General information

The Agreement as a whole. The Terms (including any policies, instructions and amendments we will suggest to you from time to time, for example, software policies and appropriate notices) set out the entire agreement between you and the Company and your use of the Program, superseding any prior agreement to use the Program. In addition, you may be subject to additional terms and conditions that take effect when you use or acquire certain other Programs, affiliate services, third party content or third-party software.

Choice of Law and Jurisdiction. These Terms and the relationship between you and the Company shall be governed by the laws of the United Kingdom of Great Britain and Northern Ireland without regard to its conflict of law provisions. You and the Company agree to submit matters to the courts of the United Kingdom of Great Britain and Northern Ireland. In the event of a conflict between this Agreement and a mandatory provision of applicable law, the mandatory provision shall prevail.

Waiver and Severability of Agreement. No failure by the Company to enforce any right or provision of this Agreement shall constitute a waiver of that right or provision. If any provision of this Agreement is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in it and that all other provisions of the Terms of Service shall remain in full force and effect.

Limitation of Liability. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to the use of the Program or these Terms must be filed within one (1) year after such claim or cause of action arose. Otherwise, the claim will be null and void.

The headings of the sections of these Terms have been chosen for convenience only and shall have no legal or contractual effect.