

TERMS AND CONDITIONS

The following describes the terms and conditions (hereinafter referred to only as the "T&C") upon which Axiory Intelligence PTE Ltd. (hereinafter referred to only as the "Company" or "We") offers access to the Internet Website found at www.axiory-intelligence.com (hereinafter referred to only as the "Website") to the user, irrespective of whether or not you use the services provided via the Website (hereinafter referred to only as the "Services").

PLEASE READ THE RISK WARNING AND ALL OF THE FOLLOWING T&C BEFORE USING THIS WEBSITE. BY CONTINUING TO ACCESS OR USE THIS WEBSITE, YOU SIGNIFY YOUR ACCEPTANCE OF THESE T&C. We reserve the right to amend, remove, or add to these T&C at any time. Please check the bottom of this document to see when the T&C were last updated. Any changes to the T&C will become effective when we post the revised T&C on the Website. Your use of the Website or Services, or your provision of personal information following any changes means that you accept the updated T&C.

If, at any time, you do not wish to accept the T&C, you may not use the Website and should leave it.

You understand and agree that the Company may discontinue or change the Website at any time, without notice. You also understand and agree that the Company may discontinue or restrict your use of this Website for any reason without notice.

SERVICES

Our basic Services, consisting of educational content, are free, but we may agree to provide also paid Services (with the above-mentioned educational content) with any advanced features upon our discretion (hereinafter referred to only as the "Prepaid Services"). None of these services represents and shall never represent or be interpreted as an investment advice according to local legal rules.

In case we agree on dividing the content into free Services and Prepaid Service, you may purchase Prepaid Services on our Website. These Prepaid Services will be available to under the conditions we will inform you in advance.

DISCLAIMER

Due to the number of sources from which the content presented on the Website is obtained, and the inherent hazards of electronic distribution, there may be delays, omissions or inaccuracies in such content and the Website.

THE CONTENT AND THE WEBSITE ARE PROVIDED "AS IS", WITHOUT ANY WARRANTIES. THE COMPANY, ITS EMPLOYEES, OFFICERS, DIRECTORS, AFFILIATES, AGENTS AND LICENSORS CANNOT AND DO NOT WARRANT THE ACCURACY, COMPLETENESS, CURRENTNESS,

TIMELINESS, NONINFRINGEMENT, TITLE, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE CONTENT AVAILABLE THROUGH THE WEBSITE, OR THE WEBSITE ITSELF, AND THE COMPANY HEREBY DISCLAIMS ANY SUCH EXPRESS OR IMPLIED WARRANTIES.

IN NO EVENT SHALL THE COMPANY, ITS EMPLOYEES, OFFICERS, DIRECTORS, AFFILIATES, AGENTS OR LICENSORS BE LIABLE TO YOU OR TO ANY THIRD PARTY OR TO ANYONE ELSE FOR ANY KIND OF FINANCIAL LOSS, LOST PROFITS, ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGE OR ANY OTHER SIMILAR DAMAGE OR ANY OTHER LOSS OR INJURY, RESULTING DIRECTLY OR INDIRECTLY FROM USE OF THE WEBSITE, CAUSED IN WHOLE OR PART BY ITS NEGLIGENCE OR CONTINGENCIES BEYOND ITS CONTROL IN PROCURING, COMPILING, INTERPRETING, REPORTING OR DELIVERING THE WEBSITE AND ANY CONTENT ON THE WEBSITE.

IN NO EVENT SHALL THE COMPANY, ITS EMPLOYEES, OFFICERS, DIRECTORS, AFFILIATES, AGENTS OR LICENSORS BE LIABLE TO YOU OR ANY THIRD PARTY OR ANY ONE ELSE FOR ANY DECISION MADE OR ACTION TAKEN BY YOU IN RELIANCE ON SUCH CONTENT ON THE WEBSITE OR THE WEBSITE ITSELF.

LEGAL RESTRICTIONS

Without limiting the foregoing, you understand that laws regarding financial industry and related legal relationships vary throughout the world, and it is your sole obligation to ensure that you fully comply with any law, regulation or directive, applicable to your country of residence with regards to the use of the Website. The ability to access to our Website does not necessarily mean that our Services, and/or your activities via the Website, are legal under the laws, regulations or directives applicable to your country of residence.

This Website does not constitute, and may not be used for the purposes of, an offer or solicitation to anyone in any jurisdiction in which such an offer or solicitation is not authorized, or to any person to whom it is unlawful to make such an offer or solicitation. Access to this Website, and the offering of financial contracts via this Website, may be restricted in certain jurisdictions, and, accordingly, users accessing this Website are required to inform themselves of, and to observe, such restrictions.

LIMITED LICENSE

The Company grants you a non-exclusive, non-transferable and limited personal license to access and use the Website (the "License"). This License is conditional on your full and continuing compliance with these T&C. You shall be responsible and bound by any unauthorized use of the Website, made in breach of this section. You agree not to use any electronic communication feature of Services on the Website for any purpose that is unlawful, tortious, abusive, and intrusive on another's privacy, harassing, libellous, defamatory, embarrassing, obscene, threatening or hateful. The License granted under these T&C will terminate if The Company believes you fail to comply with any term or condition of these T&C and all rules and guidelines for each of the Services. Upon such violation, you agree to cease accessing Services. You agree that The Company, at its sole discretion and with or without

notice, may terminate your access to any or all Services, and remove and discard any information or content within the Services.

LINKS TO THIRD PARTY WEBSITES

This Website may contain hyperlinks to websites operated by individuals/entities other than the Company. Such hyperlinks are provided for your reference and convenience only. You agree not to hold the Company responsible for the content or operation of such web Websites. A hyperlink from this Website to another website does not imply that the Company endorses the content on that website or the operator or operations of that website. You are solely responsible for determining the extent to which you may use any content at any other websites to which you might link from this Website.

MARKET INFORMATION

The Company may make available to you through one or more of its Services a broad range of financial information that is generated internally or obtained from agents, vendors or partners (hereinafter referred to only as the "**Third Party Providers**"). This includes, but is not limited to, financial market data, quotes, news, analyst opinions, research reports, graphs and data (hereinafter referred to only as the "**Market Information**").

MARKET INFORMATION PROVIDED ON THE WEBSITE IS NOT INTENDED AS INVESTMENT ADVICE. The Company does not endorse or approve the Market Information, and we make it available to you only as a service for your own convenience. The Company and its Third Party Providers do not guarantee the accuracy, timeliness, completeness or correct sequencing of the Market Information, or warrant any results from your use or reliance on the Market Information.

Market Information may quickly become unreliable for various reasons including, for example, changes in market conditions or economic circumstances. Neither the Company nor the Third Party Providers are obliged to update any information or opinions contained in any Market Information, and we may discontinue offering Market Information at any time without notice. You agree that neither the Company nor the Third Party Providers will be liable in any way for the termination, interruption, delay or inaccuracy of any Market Information.

USE AND ACCESS TO THE WEBSITE

You shall be responsible for providing and maintaining the means by which you access the Website, which may include, but is not limited to, your personal computer or mobile device, connectivity hardware, and telecommunication lines.

You shall be responsible for any access necessary to connect to the Website and assume all charges incurred by use of such connectivity services. You further assume all risks associated with the use and storage of information on your personal computer, mobile device or on any other computer or device through which you will gain access to the Website and the Services (hereinafter referred to only as the "**Computer**").

You represent and warrant that you have implemented and plan to operate and maintain appropriate protection in relation to the security and control of your Computer and any information and data included therein.

You agree that the Company will not be liable in any way to you in the event of failure of or damage or destruction to your Computer systems, data or records or any part thereof, or for delays, losses, errors or omissions resulting from the failure or mismanagement of any telecommunications or Computer equipment or software.

You will not in any way, whether directly or indirectly, expose the Company or any of the Company's online service providers to any computer virus or other similarly harmful or inappropriate material or device.

COMPANY'S RIGHTS

The Company reserves the right to suspend the operation of this Website or any part or sections of it at any time and no claims may be entertained against the Company in connection thereto.

FORCE MAJEURE

You agree that the Company will not be liable in any way to you or to any other person in the event of force majeure (including, but not limited to, the act of any government or legal authority) or for the failure of or damage or destruction to your computer systems, data or records or any part thereof, or for delays, losses, errors or omissions resulting from the failure or mismanagement of any telecommunications or computer equipment or software.

TECHNICAL PROBLEMS

You understand that while the Internet and the World Wide Web are generally reliable, technical problems or other conditions may delay or prevent you from accessing the Website.

The Company shall not be liable, and you agree not to hold or seek to hold The Company or any of its agents or service providers liable, for any technical problems, system failures and malfunctions, communication line failures, equipment or software failures or malfunctions, system access issues, system capacity issues, high Internet traffic demand, security breaches and unauthorized access, and other similar computer problems and defects.

The Company does not represent, warrant or guarantee that you will be able to access or use the Website at times or locations of your choosing, or that the Company will have adequate capacity for the Website as a whole or in any geographic location.

The Company does not represent, warrant or guarantee that the Website will provide uninterrupted and error-free service. The Company does not make any warranties or guarantees with respect to the Website and its content, including but not limited to, warranties for merchantability or fitness for a particular purpose.

TRADEMARKS AND COPYRIGHT

All rights, titles and interests in and to the contents of the Website, and the "Company" trademarks, services marks, trade names, and logos are owned by the Company, or its affiliates, or other licensors and are protected by copyright and trademark laws, and international treaties.

You agree not to delete any copyright notices or other indications of protected intellectual property rights from materials that you print or download from the Website. You will not obtain any intellectual property rights or any right or license to use such materials or the Website, other than as expressly set out in these T&C.

Images displayed on the Website are either the property of the Company or its licensors. You agree not to upload, post, reproduce or distribute any information, software or other material protected by copyright or any other intellectual property right (as well as rights of publicity and privacy) without first obtaining the permission of the owner of such rights and the prior written consent of the Company.

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BREACH

You agree to fully indemnify, defend and hold harmless the Company, its corporate affiliates and their respective officers, directors and employees immediately upon demand from and against all claims, demands, liabilities, damages, losses, costs and expenses, including legal fees and other charges whatsoever, howsoever caused, that may arise as a result of: (i) any breach of these T&C by you or (ii) violation by you of any law or the rights of any third party.

Without prejudice to any other rights in these T&C, if you breach in whole or in part any provision contained herein, the Company or any of its corporate affiliates which provides Services to you reserves the right to take such action as it sees fit, including (but not limited to) terminating any agreement in place with you, terminating or blocking the Services offered to you via the Website and/or taking legal action against you.

GOVERNING LAW AND JURISDICTION

These T&C shall be governed by the laws of the Singapore, without regard to conflicts of law principles thereof. This is the case regardless of whether you reside or transact business with the Company anywhere else in the world.

If any part of these T&C are held unlawful, void or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any remaining provisions.

Exclusive Court Jurisdiction: You agree to submit to the personal and exclusive jurisdiction of the courts of Singapore to settle any dispute, which may arise in relation thereto.