

# Terms and Conditions

Welcome to WealthOS!

#### Agreement to Terms

These Terms of Use (together with the documents referred to in them) lay out the terms on which you may make use of our website <u>www.wealthos.cloud</u> and any of its sub domains ("Website").

Our Website is operated by WealthOS Limited ("WealthOS", "we", "us" or "our"). We are registered in England (company number 12272276) with our registered office at 16 Newbery Close, Caterham, CR3 6GD.

These terms of use apply whether you are using our Website as a visitor or as a sandbox account holder (a "member"). Use of our Website includes accessing, browsing, opening a sandbox with us, applying for a vacancy, or posting a comment on our blogs.

By using our Website, you confirm that you accept these Terms of Use and that you agree to comply with them and any applicable laws and regulations. If you do not agree to these terms of use, you should not use our Website.

If you are using our Website on behalf of an organisation of which you are an employee, officer, agent or contractor, the organisation will be responsible to us for ensuring you and any other person who uses our Website on their behalf complies with these terms of use. You confirm that you have the authority to accept such responsibility on behalf of your organisation.

These Terms of Use refer to our **Privacy Policy**.

#### Corrections & Changes to Terms and the Website

Please read these Terms of Use carefully before you use our site as they apply to the usage of the Website.

We reserve the right, at our sole discretion, to make changes or modifications to our website and these Terms of Use from time to time. Please check the applicable Terms every time you visit our Site to make note of any content changes as they are binding to you. We recommend that you print a copy of these terms for future reference.

www.wealthos.cloud



Please note that any of the content on our Website could be out of date at any given time and we are under no obligation to update it.

#### Website Access

Our Website is made available to you completely free of charge.

We reserve the right to restrict access to some parts of our Website to members and to only deliver our services to members.

We do not guarantee that our Website, or any content on it, or our services will always be available or be uninterrupted or that it will be free from errors. Access to our Website is permitted on a temporary basis. We may suspend, withdraw, discontinue, change or restrict the availability of all or any part of our Website without notice. We will not be liable to you if for any reason all or any part of our Website is unavailable at any time or for any period.

You are responsible ensuring you to have access to our Website.

You are also responsible for ensuring that all persons who access our Website through your internet connection are aware of these Terms of Use and other applicable terms and conditions, and that they comply with them.

## Intellectual property rights

We are the owner of all intellectual property rights in our Website and our services, including the content published on, and the software and programming behind, our Website.

You may make a one-off copy of our Site and download extracts of any page(s) from our Website for (non-commercial use) your own use and you may draw the attention of others within your organisation to content posted on our Website.

You must not:

- modify or copy the paper or digital copies of any materials you have printed off or downloaded in any way;
- use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text;
- attempt to decompile or reverse engineer any software contained on our Website;
- remove any copyright or other proprietary notations from the materials;



- use any part of the content on our Website for commercial purposes without obtaining a licence to do so from us or our licensors; or
- transfer the materials to another person or copy (in whole or part) the materials on any other site or server.

WealthOS (and that of any identified contributors) as the authors of content on our Website must always be acknowledged.

If you print off, copy or download any part of our Website in breach of these terms of use, your right to use our Website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

## Reliance on information

Although we take every reasonable effort to update the information on our Website, we make no representations, warranties or guarantees, whether express or implied, that the content on our Website is accurate, complete or up-to-date.

We and our service providers make no warranty that:

- our Site and content will meet your requirements,
- use of our Website will be uninterrupted, timely, or error-free,
- the results that may be obtained from the use of our Website will be accurate or reliable,
- the quality of any products, services, information, or other material purchased or obtained by you through our Website will meet your expectations, or
- any errors in the technology will be corrected.

Any material downloaded or otherwise obtained through your use of our Website is done at your own discretion and risk and you are solely responsible for any damage to your computer system 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 us or any of our service providers through or from our Website will create any warranty not expressly stated in these terms.

#### Content liability

Nothing in these terms of use excludes or limits our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law.



To the extent permitted by law, we exclude all conditions, warranties, representations or other terms which may apply to our Website or any content on it, whether express or implied.

We will not be liable to any user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty or otherwise, even if foreseeable, arising under or in connection with your use of, or inability to use, our Website or your reliance on any content on our Website.

We will not be liable to you for:

- loss of profits, sales, business, or revenue;
- business interruption;
- loss of anticipated savings;
- loss of business opportunity, goodwill or reputation; or
- any indirect or consequential loss or damage.

The transmission of information via the internet is not completely secure. Although we will do our best to protect any data that we hold or process about you or your accounts, we cannot guarantee the security of your data transmitted via our Website; any transmission is at your own risk.

#### User Generated Content

Parts of this website offer an opportunity for visitors to post and exchange opinions and information in certain areas of the website. WealthOS Limited does not filter, edit, Comments prior to their presence on the website. However WealthOS reserves the right to approve comments prior to publishing. Comments do not reflect the views and opinions of WealthOS Limited, its agents and/or affiliates. Comments reflect the views and opinions of the person who post their views and opinions. To the extent permitted by applicable laws, WealthOS Limited shall not be liable for the Comments or for any liability, damages or expenses caused and/or suffered as a result of any use of and/or posting of and/or appearance of the Comments on this website.

WealthOS Limited reserves the right to monitor all Comments and to remove any Comments which can be considered inappropriate, offensive or causes a breach of these Terms and Conditions.

You warrant and represent that:

• You are entitled to post the Comments on our website and have all necessary licenses and consents to do so;



- The Comments do not invade any intellectual property right, including without limitation copyright, patent or trademark of any third party;
- The Comments do not contain any defamatory, libellous , offensive, indecent or otherwise unlawful material which is an invasion of privacy
- The Comments will not be used to solicit or promote business or custom or present commercial activities or unlawful activity.

You hereby grant WealthOS Limited a non-exclusive license to use, reproduce, edit and authorize others to use, reproduce and edit any of your Comments in any and all forms, formats or media.

## **Prohibited Activities**

You may not use our Website for illegal or unlawful or malicious activities, or for activities that we deem improper for any reason whatsoever in our sole judgement. This includes, without limitation, the laundering of the proceeds of any unlawful activity, the financing of terrorism, the commission of fraud or market manipulation, or the harassing or making disparaging comments to any user of our Website. We reserve the right to take preventative or corrective actions to protect ourselves and our users.

While using our Website, you may not:

- Impersonate any person or entity, falsely state or otherwise misrepresent your affiliation with any person or entity, or use or provide any fraudulent, misleading or inaccurate information;
- defame, abuse, harass, stalk, intimidate, bully, threaten or otherwise violate the rights of others, including without limitation others' privacy rights or rights of publicity;
- access or use (or attempt to access or use) another user's account without permission, or solicit another user's login information;
- transmit any software or materials that contain any viruses, worms, trojan horses, logic bombs, defects, or other items of a malicious or destructive nature;
- modify, adapt, sublicense, translate, sell, reverse engineer, decompile or disassemble any portion of our Website;
- "frame" or "mirror" any portion of our Website;
- use any robot, spider, site search/retrieval application or other manual or automatic device or process to retrieve, index, "data mine" or in any way reproduce or circumvent the navigational structure or presentation of our Website;
- harvest or collect information about or from other users of our Website;
- use our Website for any illegal activity;
- probe, scan or test the vulnerability of our Website, or breach the security or authentication measures within our Website or take any action that imposes an



unreasonable or disproportionately large load on the infrastructure of any of our Website, such as a denial of service attack;

- send or otherwise post unauthorized commercial communications (such as spam);
- engage in unlawful multi-level marketing, such as a pyramid scheme; (m) post content that is hateful, threatening or pornographic, incites violence, or contains nudity or graphic or gratuitous violence;
- access or use any portion of the content on any part of our Website if you are one of our direct or indirect competitors, or provide, disclose or transmit any portion of the content on any of our Website to any of our direct or indirect competitors;
- use or distribute any of the content on any of our Website, including content that has been verified or confirmed by you or anyone else, to directly or indirectly create or contribute to the development of any database or product; or (p) facilitate or encourage any violations of this section.

## Hyperlinking content

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it. We reserve the right to withdraw linking permission without notice.

You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists or establish a link to our Website in any website that is not owned by you.

Our Website must not be framed on any other Website and you may not create a link to any part of our Website other than the home page.

We reserve the right to request that you remove all links or any particular link to our Website. You approve to immediately remove all links to our Website upon request. We also reserve the right to amen these terms and conditions and it's linking policy at any time. By continuously linking to our Website, you agree to be bound to and follow these linking terms and conditions.

If you find any link on our Website that is offensive for any reason, you are free to contact and inform us any moment (contact@wealthos.cloud). We will consider requests to remove links but we are not obligated to or so or to respond to you directly.

#### Cookies

We employ the use of cookies. By accessing WealthOS, you agreed to use cookies in agreement with the WealthOS Limited's Privacy Policy.



Most interactive websites use cookies to let us retrieve the user's details for each visit. Cookies are used by our website to enable the functionality of certain areas to make it easier for people visiting our website. Some of our affiliate/advertising partners may also use cookies.

## Third-party links and materials on our website

Where our Website contains links to other sites and material provided by third parties, these links are provided for your information only.

We have no control over the contents of those sites or resources and assume no responsibility for such content. Such links should not be interpreted as an endorsement by us of those linked sites. We will not be liable for any loss or damage that may arise from your use of them.

### Applicable law

These terms of use are governed by English law. You and we both agree that the courts of England will have non-exclusive jurisdiction to deal with any disputes arising in relation to your use of our Website.

#### Contact us

If you have any questions or comments on this Terms of Use you can contact us at contact@wealthos.cloud

