

**IO.Finnet**

**GENERAL TERMS AND CONDITIONS (“GTCs”)**

**THESE TERMS OF USE DESCRIBE YOUR RIGHTS AND RESPONSIBILITIES IN CONNECTION WITH YOUR USE OF ANY INFORMATION, CONTENT, MESSAGE, PRODUCT, SERVICE, SOFTWARE AND DATABASE AVAILABLE THROUGH THE IO.FINNET USER INTERFACE (HEREAFTER “INTERFACE”). PLEASE READ THEM CAREFULLY BEFORE ACCESSING OR USING THE INTERFACE. BY ACCESSING ANY PORTIONS OF THIS INTERFACE, YOU AGREE THAT YOU HAVE READ AND UNDERSTAND THESE TERMS OF USE AND AGREE TO BE BOUND AND ABIDE BY THEM. IF YOU DO NOT AGREE TO ALL OF THE TERMS OF USE YOU ARE NOT AUTHORIZED TO USE THIS INTERFACE. THE COMPANY RESERVES THE RIGHT, AT ITS SOLE DISCRETION, TO CHANGE, MODIFY, ADD OR REMOVE ANY PORTION OF THESE TERMS AND CONDITIONS OF USE AND ANY OTHER POLICY OR ADDITIONAL TERMS POSTED ON THE INTERFACE, IN WHOLE OR IN PART, AT ANY TIME. NOTIFICATION OF CHANGES TO THE THESE TERMS MAY BE POSTED ON THIS INTERFACE. YOU ARE RESPONSIBLE FOR PERIODICALLY REVIEWING THE TERMS OF USE FOR APPLICABLE CHANGES. YOUR CONTINUED ACCESS TO OR USE OF THE INTERFACE OR USE OF THE INFORMATION AND/OR SERVICES CONTAINED ON THE INTERFACE (“INTERFACE SERVICES”) INDICATES YOUR ACKNOWLEDGEMENT OF THESE TERMS OF USE AND YOUR ACCEPTANCE OF ALL THE PROVISIONS HEREOF.**

**1. General Use and Restrictions.**

The Interface and the information contained herein is intended for information purposes only and is provided as a service to Britannia Securities Limited (“BSL” or the “Company”) clients, investors, and other interested parties. No portion of the Interface should be considered as solicitation to buy or an offer to sell a Token, or any other product or service, to any person in any jurisdiction where such offer, solicitation, purchase or sale would be deemed unlawful under the applicable laws of such jurisdiction. The Interface is not intended to provide tax, legal, investment or insurance advice. You are solely responsible for determining whether the product and services described on the Interface are appropriate for your specific situation. You should consult an attorney or tax professional regarding your legal or tax situation prior to acting based on information obtained from the Interface. By registering on the Interface, you confirm that you are over 18 years of age. If you are under 18 years of age, you may not use the Services.

**2. Intellectual Property; Restrictions on Use of INTERFACE.**

Subject to your unequivocal agreement to adhere to these Terms of Use in their entirety, along with any other applicable rules, procedures, policies, terms, and conditions that govern any or all parts of the Interface, BSL (the "Company") hereby grants you a limited, revocable, nonexclusive, and nontransferable license to view, store, bookmark, download, and print the content available on the Interface solely for your personal, informational, and noncommercial use, or as explicitly authorized in writing by BSL. You explicitly agree not to access or utilize the Interface for any other purposes, including, but not limited to, any purposes that are expressly prohibited by these Terms of Use or that constitute unlawful activity under applicable law.

You are strictly prohibited from altering, modifying, or creating derivative works based upon any of the content without first obtaining our express written permission. Furthermore, you shall not, nor shall you agree to, nor shall you authorize, encourage, or permit any third party to utilize the service for the purpose of uploading, transmitting, or otherwise distributing any content that is unlawful, defamatory, harassing, abusive, fraudulent, obscene, threatening, abusive, hateful, contains viruses, or is otherwise objectionable as reasonably determined by BSL. This includes, but is not limited to, using the Service for any fraudulent or inappropriate purposes; attempting to decipher, decompile, delete, alter, or reverse engineer any software associated with the Interface; employing any robot, spider, or other automated devices, or manual processes to monitor or copy any content other than what is expressly permitted in the documentation; or renting, leasing, distributing, or reselling the software. Additionally, you are prohibited from accessing or using the software or services for developing a competitive solution (or contracting with a third party to do so), or removing or altering any logos, trademarks, patents, copyright notices, confidentiality or proprietary legends, or other notices or markings displayed in connection with the service without first obtaining our express written permission.

### **3. Restricted Area.**

Certain sections of the Interface may be accessible exclusively to users who register to access those sections ("Registered Users"). Unauthorized use of the restricted portions of the Interface ("Restricted Area"), which includes but is not limited to unauthorized entry, misuse of usernames or passwords, or misuse of any information contained within the Restricted Area, is strictly prohibited. You may not attempt to gain unauthorized access to the Restricted Area through hacking, password mining, or any other means. If you register to use the Restricted Area, you will be issued a username and password for access. However, we reserve the right to terminate your status as a Registered User for any reason, or for no reason at all, with or without notice, and you agree not to access the Restricted Area at any time following such termination. The termination of your access to and use of the Interface shall not relieve you of any obligations arising or accruing prior to such termination, nor shall it limit any liability that you may have to BSL.

### **4. Password Protection**

You agree to safeguard your username and password by, among other measures, keeping them confidential and refraining from sharing them with any other individual except for your directors, trustees, employees, representatives, agents, and financial, legal, or tax advisors, or others with whom you share investment decisions who need to know such information. You agree to promptly notify us of any suspicious or unauthorized use of your username, password, or account. BSL has no obligation to inquire into the authority or propriety of any actions taken under your password and will not be liable for any losses incurred by you resulting from any such actions or your failure to comply with the aforementioned obligations. You are fully responsible for all activities conducted through the Interface using your login credentials. BSL assumes no responsibility and you are not entitled to any compensation for any misuse of

the Interface or any part of the services, nor is BSL responsible for any adverse consequences that may arise from such misuse.

## **5. Monitoring and Privacy**

User activities within the Interface may be monitored to ensure compliance with these Terms and to protect the Company's interests. Users should have no expectation of privacy in their communications or data accessed on the Interface. The Company reserves the right to utilize analytics tools, such as cookies, to better understand user interactions with the Interface and enhance user experience.

The Company reserves the right to use "cookies" (a small amount of software automatically downloaded to your computer's hard drive) or other programs or methods to gather information about your use of the Interface in order to improve the System. While you may configure your browser to reject cookies, please note that certain areas of the Interface may not function optimally as a result. All information shared, including personally identifiable data, via the Interface is considered the property of the Company. The Company reserves the right to utilize this information for its own purposes or those of its affiliates, as permitted by applicable law and user agreements. Such purposes may include sharing this information with agents, advisors, affiliates, service providers, assignees, and successors in interest.

The Company may reproduce, distribute, transmit, or publish any software, file, information, communication, or other content received or accessed through the System. You will not hold the Company responsible for privacy in or to communications transmitted via the System, including, but not limited to, any cyber-attacks by hackers and/or data breaches. You are solely responsible for protecting your computer system from disruptions, Internet access failures, Internet content failures, and cyber-attacks by hackers and other unauthorized intruders. The Company will use industry standard security practices to protect information provided via the Interface.

## **6. Termination of Access**

Notwithstanding the foregoing, BSL may immediately suspend or terminate your access to the Service without liability if you are in violation of the terms of this Agreement, as determined by BSL in its sole discretion.

In the event your access is terminated, other than in instances where it is terminated by the Company, you will continue to have the ability to download the information provided, inputted or uploaded to the Interface by you or on your behalf ("Data") for 30 days after the effective date of expiration or termination. After such 30-day period or if your access is terminated completely, the Company shall have no obligation to maintain any Data and shall thereafter, unless legally prohibited to do so, delete all of your Data contained on the Interface or otherwise in its possession or under its control.

## **7. Third Party Service Providers**

The Company may use third party service providers, vendors, and licensors to assist in providing you with the web-based account service for the Interface (the "Service Providers"). You hereby agree that the terms and conditions herein, including any warranty and liability disclaimers, inure to the benefit of such Service Providers and that such Service Providers are deemed to be third party beneficiaries of these Terms of Use.

## **8. Assignment**

You may not transfer any rights or obligations you may have to your account or under these Terms of Use without our prior written consent.

## **9. Compliance with Laws**

All parties agree to comply with all Applicable Laws in connection with its own activities under this Agreement. Under no circumstances shall BSL be responsible or liable for your failure to comply with any Applicable Laws in connection with your use of the Interface.

## **10. Indemnification**

You agree to indemnify and hold the Company, its subsidiaries, affiliates, members, officers, directors, agents, employees and representatives, their subsidiaries, affiliates, shareholders, officers, directors, agents, employees and representatives harmless from any claims and demands, including reasonable attorneys' fees, made by any third party arising from or relating to: (i) your use of and access to the System and content; (ii) content you submit, transmit or otherwise make available via the System; (iii) your violation of these Terms of Use.

This indemnification obligation will survive the termination of your right to use the Interface.

## **11. Limitation of Liability**

The Company explicitly states that it shall not be liable for any damages arising from the use of the Interface, including indirect, incidental, or consequential damages, nor for any reliance on the accuracy or completeness of the information provided. It is the user's responsibility to ensure their actions comply with company policies and legal standards.

To the full extent permitted by law, company is not liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of or in connection with your use of or related to the system and content (including without limitation for loss of or damage to business, revenues,

goodwill or data) even if company had previously been advised of, or reasonably could have foreseen, the possibility of such damages, however they arise, whether in breach of contract, negligence or other tortuous action.

## **12. Force Majeure**

BSL shall not be liable for any failure or delay in its performance under these Terms of Use that is due to any event beyond its reasonable control, including without limitation, fire, explosion, unavailability of utilities, Internet delays and failures, telecommunication failures, unavailability of components, labor difficulties, war, riot, act of God, judgment or government instructions.

## **13. Disputes**

These Terms of Use will be governed by and interpreted in accordance with the laws of The Commonwealth of The Bahamas, without regard to its conflicts of laws principles. You agree that your breach of these Terms of Use will result in irreparable harm to the Company, and that the Company is therefore entitled, as a non-exclusive remedy, to obtain injunctive relief in response to a breach of these Terms of Use, including, without limitation, barring you from access to the Interface.

## **14. Entire Agreement**

This Agreement encompasses the entire agreement between you and the Company with respect to the subject matter hereof and supersedes all prior representations, agreements, and understandings, written or oral.

You agree to use the service only in compliance with all applicable local, national, and international laws, rules, and regulations ("Applicable Law").

## **15. Contact Us**

If you have any questions regarding these Terms of Use, you may call us at 242-362-6750, email us at [info@brittaniasecurities.com](mailto:info@brittaniasecurities.com) or you can write to us at P.O. Boc SP-64093, Nassau, The Bahamas.