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REGISTRATION AND ACCOUNTS

Account Creation. In order to use certain features of the Site, you must register for an account ("Account") and provide certain information about yourself as prompted by the account registration form. You represent and warrant that: (a) all required registration information you submit is truthful and accurate; (b) you will maintain the accuracy of such information. You may delete your Account at any time, for any reason, by following the instructions on this website. Company may suspend or terminate your Account in accordance with this Terms of Use.

Account Responsibilities. You are responsible for maintaining the confidentiality of your Account login information and are fully responsible for all activities that occur under your Account. You agree to immediately notify Company of any unauthorized use, or suspected unauthorized use of your Account or any other breach of security. Company cannot and will not be liable for any loss or damage arising from your failure to comply with the above requirements.

ACCESS TO THE WEBSITE

License. Subject to these Terms, Xen grants you a non-transferable, non-exclusive, revocable, limited license to use and access the Site solely for your own personal, informational and non-commercial use.

Certain Restrictions. The rights granted to you in these Terms are subject to the following restrictions: (a) you shall not license, sell, rent, lease, transfer, assign, distribute, host, or otherwise commercially exploit the Site, whether in whole or in part, or any content displayed on the Site; (b) you shall not modify, make derivative works of, disassemble, reverse compile or reverse engineer any part of the Site; (c) you shall not access the Site in order to build a similar or competitive website, product, or service; (d) you shall not use our Services in any manner that could interfere with, disrupt, negatively affect or inhibit other users from fully enjoying our Services, or that could damage, disable, overburden or impair the functioning of our Services in any manner; (e) you shall not use our Services to pay for, support or otherwise engage in any illegal gambling activities, fraud, money-laundering, or terrorist activities, or other illegal activities; (f) you shall not use any robot, spider, crawler, scraper or other automated means or interface not provided by us to access our Services or to extract data; (g) you shall not use or attempt to use another user's account without authorization; (h) you shall not attempt to circumvent any content filtering techniques we employ, or attempt to access any service or area of our Services that you are not authorized to access; (i) you shall not develop any third-party applications that interact with our Services without our prior written consent; (j) you shall not provide false, inaccurate, or misleading information; (k) you shall not encourage or induce any third party to engage in any of the activities prohibited under these Terms; and (l) except as expressly stated herein, no part of the Site may be

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Modification. Company reserves the right, at any time, to modify, suspend, or discontinue the Site (in whole or in part) with or without notice to you. You agree that Company will not be liable to you or to any third party for any modification, suspension, or discontinuation of the Site or any part thereof.

No Support or Maintenance. You acknowledge and agree that Company will have no obligation to provide you with any support or maintenance in connection with the Site.

INDEMNIFICATION

You agree to indemnify, defend, and hold Company (and its officers, directors, members, employees, affiliates and agents) harmless, including costs and attorneys' fees, from any claim, action, damage, loss, cost, expenses or demand made by any third party due to or arising out of (a) your use of the Site, (b) your violation of these Terms, (c) your violation of applicable laws or regulations, or (d) your violation of any rights of any other person or entity. Company reserves the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate with our defense of these claims. You agree not to settle any matter without the prior written consent of Company. Company will use reasonable efforts to notify you of any such claim, action or proceeding upon becoming aware of it.

THIRD-PARTY LINKS AND ADS

General. In using our Services, you will view content provided by third parties, including articles, reviews, comments, insights, analysis and links to web pages of such parties, including but not limited to blogs, forums, communities and social networks. We do not control or approve any Third-Party Content and shall have no responsibility for Third-Party Content, including without limitation material that may be misleading, incomplete, erroneous, offensive, indecent or otherwise objectionable. We are not responsible or liable for any loss or damage of any sort incurred as the result of any such dealings, and you understand that your use of Third-Party Content, and your interactions with third parties that are linked to our Service, is at your own risk.

Third-Party Links & Ads. The Site may contain links to third-party websites and services, and/or display advertisements for third parties (collectively, "Third-Party Links & Ads"). Such Third-Party Links & Ads are not under the control of Company, and Company is not responsible for any Third-Party Links & Ads. Company provides access to these Third-Party Links & Ads only as a convenience to you, and does not review, approve, monitor, endorse, warrant, or make any representations with respect to Third-Party Links & Ads. You use all Third-Party Links & Ads at your own risk, and should apply a suitable level of caution and discretion in doing so. When you click on any of the Third-Party

Links & Ads, the applicable third party's terms and policies apply, including the third party's privacy and data gathering practices. You should make whatever investigation you feel necessary or appropriate before proceeding with any transaction in connection with such Third-Party Links & Ads.

Other Users. Your interactions with other Site users are solely between you and such users. You agree that Company will not be responsible for any loss or damage incurred as the result of any such interactions. If there is a dispute between you and any Site user, we are under no obligation to become involved.

Release. You hereby release and forever discharge the Company (and our officers, employees, agents, successors, and assigns) from, and hereby waive and relinquish, each and every past, present and future dispute, claim, controversy, demand, right, obligation, liability, action and cause of action of every kind and nature (including personal injuries, death, and property damage), that has arisen or arises directly or indirectly out of, or that relates directly or indirectly to, the Site (including any interactions with, or act or omission of, other Site users or any Third-Party Links & Ads).

DISCLAIMER

Please refer to the Legal Notice, Disclosure and Disclaimer page of this website.

LIMITATION ON LIABILITY

To the maximum extent permitted by the applicable law, and except where prohibited by law, in no event shall the Company be liable to you for any indirect, consequential, exemplary, incidental, special or punitive damages, including lost profits, arising from or relating to these terms or your use of the website, even if the Company has been advised of the possibility of such damages. You access this website at your own discretion and risk, and you will be solely responsible for any damage to your device or computer system or loss of data resulting therefrom.

If, notwithstanding these Terms, the Company is found to be liable for any damages arising from or related to the use of this website, the liability shall be limited to USD 1,000, covering any and all claims regardless of the number of claims or accounts.

DISCONTINUANCE OF SERVICES

We may, in our sole discretion and without liability to you, with or without prior notice and at any time, modify or discontinue, temporarily or permanently, any portion of our Services.

If for any reason the Company is holding cash, funds, any form of asset, or digital tokens in your Account on your behalf, and the Company is unable to return your cash, funds, any form of asset, or digital tokens to your designated external account after a period of

inactivity, then the Company may report and remit such unclaimed property in accordance with applicable unclaimed property laws.

PRIVACY POLICY

Please refer to the Privacy Policy page of this website.

TERM, SUSPENSION AND TERMINATION

These Terms will remain in full force and effect while you use the Site. We may suspend or terminate your rights, and not necessarily these Terms, to use the Site (including your Account) at any time for any reason at our sole discretion, including for any use of the Site in violation of these Terms. Upon termination of your rights under these Terms, your Account and right to access and use the Site will terminate immediately. The Company will not have any liability whatsoever to you for any termination of your rights under these Terms, including for termination of your Account.

In the event of any Force Majeure, breach of these Terms, or any other event that would make provision of the Services commercially unreasonable for the Company, we may, in our discretion and without liability to you, with or without prior notice, suspend your access to all or a portion of our Services. We may terminate your access to the Site and the Services in our sole discretion, immediately and without prior notice, and delete or deactivate your Account and all related information and files in such account without liability to you, including, for instance, in the event that you breach any term of these Terms. In the event of termination, the Company will attempt to return any Funds stored in your Account not otherwise owed to the Company, unless the Company believes you have committed fraud, negligence or other misconduct.

APPLICABLE LAW and ARBITRATION

This Terms of Use is governed by the laws of Singapore. Any dispute arising out of or in connection with this contract, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of three (3) arbitrator(s). The language of the arbitration shall be English.

GENERAL AND MISCELLANEOUS PROVISIONS

Entire Agreement; Order of Precedence; Waiver; Severability. These Terms contain the entire agreement, and supersede all prior and contemporaneous understandings between the parties regarding the Services. Our failure to exercise or enforce any right or provision of these Terms shall not operate as a waiver of such right or provision. These Terms do not alter the terms or conditions of any other electronic or written agreement you may have with the Company for the Services or for any other the Company product or service or otherwise. In the event of any conflict between these Terms and any other agreement you may have with the Company, the terms of that other agreement will control only if these Terms are specifically identified and declared to be overridden by such other agreement. If any provision of these Terms is, for any reason, held to be invalid or unenforceable, the other provisions of these Terms will be unimpaired and the invalid or unenforceable provision will be deemed modified so that it is valid and enforceable to the maximum extent permitted by law.

Amendment. We reserve the right to make changes or modifications to these Terms from time to time, in our sole discretion. If we make changes to these Terms, we will provide you with notice of such changes, such as by sending an email, providing notice on the homepage of the Company and/or by posting the amended Terms via the applicable website and mobile applications and updating the "Last Updated" date at the top of these Terms. The amended Terms will be deemed effective immediately upon posting for any users of the Services.

Assignment. These Terms, and your rights and obligations herein, may not be assigned, subcontracted, delegated, or otherwise transferred by you without Company's prior written consent, and any attempted assignment, subcontract, delegation, or transfer in violation of the foregoing will be null and void. Company may freely assign these Terms. The terms and conditions set forth in these Terms shall be binding upon assignees.

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CONTACT INFORMATION

We welcome your comments or questions about this Terms of Use You may also contact us at our address:

Xen Technologies Pte. Ltd.
5 Temasek Boulevard #04-03A Suntec Tower Five, Singapore (038985)
Email: info@xen.net