

TERMS AND CONDITIONS

Welcome to Mony!

These are the terms and conditions for:

- <https://www.monytoken.com>

By using the website and services, you agree to be bound by these terms and conditions and our Privacy Policy. In these terms and conditions, the words "website" refer to the Mony website, "we", "us", "our" and "Mony" refer to Mony and "you" and "user" refer to you, the Mony user.

The following terms and conditions apply to the website and services offered by Mony. This includes the mobile and tablet versions as well as any other version of Mony accessible via desktop, mobile, tablet, social media or other devices.

READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING OR OBTAINING ANY PRODUCT, INFORMATION OR SERVICE FROM THE MONY WEBSITE.

1. ACCEPTANCE OF TERMS

This agreement sets out the legally binding terms for your use of Mony. By using the website, you agree to be bound by this agreement. If you do not agree to the terms of this agreement, you must not use the website and stop using the service immediately. We may modify this agreement from time to time, and such modification will be effective when posted on the website. You agree to be bound by any modifications to these terms and conditions when you use Mony after such modification is posted on the website; therefore, it is important that you review this agreement regularly.

Mony may, in its sole discretion, refuse to offer the services to any entity and change its eligibility criteria at any time. This provision is void where prohibited by law and the right to access the service and the platform is revoked in such jurisdictions.

The website and services may only be used in compliance with these terms and all applicable local, state, national and international laws, rules and regulations.

By using the website and services, you represent and warrant that you have the full right, power and authority to enter into this agreement and to fully perform all of your obligations hereunder. You further represent and warrant that you are under no legal disability or contractual restriction that prevents you from entering into this agreement.

By providing Mony with your email address, you agree that we may use your email address to send you important notifications and communications about our services and our website. We may also use your email address to send you notifications and other messages, such as changes to service features, news and special content. If you do not wish to receive these emails, you may opt-out of receiving them by sending us your request through our contact information or

by using the "unsubscribe" option in emails. Opting out may prevent you from receiving emails, updates and special content.

2. AGE RESTRICTIONS

Use of the platform and services is intended for persons over the age of 18. Children over the age of 13 and under the age of 18 must be properly supervised and oriented in the use of our platform and services by their parents, legal guardians or a responsible adult. It is the responsibility of parents and legal guardians to determine whether the use of the platform or any of the content and/or services available on our platform is appropriate for their children or minors under guardianship. By using the platform and our services, you represent and warrant that you are 18 years of age or older, and if you are 13 years of age or older, you represent and warrant that you have appropriate parental, guardian or responsible adult supervision.

3. DISCLAIMER

The following disclaimer applies to all services offered by Mony, including services operating in the cryptocurrency markets.

By using our services, you represent and agree that Mony, does not at any time guarantee any profit or gain from the use of any of the services available on the website and that the sale and purchase of cryptocurrencies may be considered high risk transactions that may involve potential and substantial losses of your investments in these markets.

When making a decision to enter into a transaction, you should consider your financial situation before making any capital investment through our services. You should understand that there are inherent risks of substantial capital or investment losses when dealing in cryptocurrencies.

Cryptocurrency markets are decentralised and unregulated, so our cryptocurrency trading services are not regulated by any specific legislation. Users using our cryptocurrency services will not benefit from the protections available for investment services that are regulated.

Cryptocurrency markets are determined by demand and supply. The cryptocurrency market is an unpredictable and volatile environment and prices can be highly speculative and are subject to constant change by the market. Please note that, in the worst-case scenario, products may lose their value.

Please note that the indicative prices shown in the charts on our platform are indicative only. Due to the decentralisation of cryptocurrency markets, each market maker may quote different prices. It is important for the user to recognise that the prices shown on the charts on our platform are indicative only and do not necessarily show the actual trading prices.

Cryptocurrency trading should be considered a high-risk activity and therefore should not be traded without the necessary knowledge or experience. It is recommended that the characteristics and risks inherent in these products are understood before trading cryptocurrencies. The user should understand that there is a high risk of loss when trading

cryptocurrencies if the markets move negatively against the user's position. It is important that the user considers the risks inherent in each product and chooses which type of product best suits his or her financial situation.

The information contained in the website is for informational purposes only. We do not warrant that the information available on the website is accurate, complete or up to date. The content of this website is provided for general information only and should not be taken as professional or financial advice. Any use of the material provided on this website is at your own risk and responsibility.

By accessing the website and services, you accept personal responsibility for the results of your actions. You agree to take full responsibility for any damage or loss you suffer as a result of your use or non-use of our platform and services. You agree to use your judgment and exercise due diligence before taking any action or applying any advice suggested or recommended through the website and services.

Your use of our information and content must be based on your own due diligence and research, you agree that Mony is not responsible or liable at any time, or under any circumstances, for any success or failure of your investments, transactions or trades that are directly or indirectly related to this website. Do not trade or invest based solely on the information and content available through the website.

By accessing and viewing any material or information within this website, you agree that it is for general informational purposes only and will not hold any person or entity liable for any loss or damage resulting therefrom. Cryptocurrency trading has great potential rewards, but also great potential risk. You must be aware of the risks and be willing to accept them in order to invest in these markets. Do not trade with money you cannot afford to lose. This website and the content available through it does not constitute a solicitation or an offer to buy/sell cryptocurrencies.

4. THIRD-PARTY MATERIALS.

“Third-Party Materials” means any content, images, videos, texts or other material that is owned by a third party, such as stock images, videos and texts. Such Third-Party Materials are subject to the applicable third-party terms and licenses, and may only be used as permitted by such terms and licenses.

5. LICENSE TO USE THE PLATFORM

The property rights of the platform and the methods used on the platform belong exclusively to Mony. Any physical or virtual exposure of the methods used on the platform may result in violations of Mony's intellectual property rights.

Mony gives you a personal, worldwide, royalty-free, non-assignable and non-exclusive license to use the website provided to you by Mony as part of the services. This license is for the sole purpose of enabling you to use and enjoy the benefit of the services as provided by Mony, in the manner permitted by these terms. You may not copy, modify, distribute, sell, or lease any part

of our services or included software, nor may you reverse engineer or attempt to extract the source code of that software, unless laws prohibit those restrictions or you have our written permission.

The user agrees not to use the services negligently, for fraudulent purposes or in an unlawful manner. Likewise, the user agrees not to partake in any conduct or action that could damage the image, interests or rights of the Mony website or third parties.

Mony reserves the right to terminate your access immediately, with or without notice, and without liability to you, if Mony believes that you have violated any of these terms or interfered with the use of the website or service by others.

6. COPYRIGHT

All materials on Mony, including, without limitation, names, logos, trademarks, images, text, columns, graphics, videos, software and other elements are protected by copyrights, trademarks and/or other intellectual property rights owned and controlled by Mony or by third parties that have licensed or otherwise provided their material to the website. You acknowledge and agree that all materials on Mony are made available for limited, non-commercial, personal use only. Except as specifically provided herein. No material may be copied, reproduced, republished, sold, downloaded, posted, transmitted, or distributed in any way, or otherwise used for any purpose, by any person or entity, without Mony prior express written permission. You may not add, delete, distort, or otherwise modify the material. Any unauthorised attempt to modify any material, to defeat or circumvent any security features, or to use Mony or any part of the material for any purpose other than its intended purposes is strictly prohibited. Please do not copy any content and pass it off as your own, as a copyright infringement will occur.

7. COPYRIGHT INFRINGEMENT

Mony will respond to all enquiries, complaints and claims relating to alleged infringement by breach or violation of the provisions contained in international copyright and intellectual property laws and regulations. Mony respects the intellectual property of others and expects users to do the same. If you believe, in good faith, that any material provided on the Mony website infringes your copyright or other intellectual property rights, please submit your request via our contact information, with the following information:

- Identification of the intellectual property right that is allegedly infringed. All relevant registration numbers or a statement regarding ownership of the work should be included.
- A statement that specifically identifies the location of the infringing material, in sufficient detail so that Mony can find it on the Mony website.
- Your name, address, telephone number and email address.
- A statement by you that you have a good faith belief that the use of the allegedly infringing material is not authorised by the copyright owner, or its agents, or by law.

- A statement by you, made under penalty of perjury, that the information in your notification is accurate, and that you are the copyright owner or authorised to act on its behalf.
- An electronic or physical signature of the copyright owner or of the person authorised to act on the copyright owner's behalf.

8. PERSONAL DATA

Any personal information you post or submit in connection with the services and use of the website will be used in accordance with our privacy policy. Please see our privacy policy.

9. PROHIBITED ACTIVITIES

The content and information available on the website (including, but not limited to, data, information, text, music, sound, photos, graphics, video, maps, icons or other material), as well as the infrastructure used to provide such content and information, is proprietary to Mony or licensed to the Mony by third parties. For all content other than your content, you agree not to otherwise modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell or re-sell any information, software or services obtained from or through the website. In addition, the following activities are prohibited:

- Access, monitor, reproduce, distribute, transmit, broadcast, display, sell, license, copy or otherwise exploit any content of the services, including but not limited to, using any robot, spider, scraper or other automated means or any manual process for any purpose not in accordance with this agreement or without our express written permission.
- Violate the restrictions in any robot exclusion headers on the services or bypass or circumvent other measures employed to prevent or limit access to the services.
- Take any action that imposes, or may impose, in our discretion, an unreasonable or disproportionately large load on our infrastructure.
- Deep-link to any portion of the services for any purpose without our express written permission.
- "Frame", "mirror" or otherwise incorporate any part of the services into any other websites or service without our prior written authorisation.
- Attempt to modify, translate, adapt, edit, decompile, disassemble, or reverse engineer any software programs used by Mony in connection with the services.
- Circumvent, disable or otherwise interfere with security-related features of the services or features that prevent or restrict use or copying of any content.
- Download any content unless it's expressly made available for download by Mony.

10. DISCLAIMER OF WARRANTIES

Because of the nature of the Internet Mony provides and maintains the website on an "as is", "as available" basis and makes no promise that use of the website will be uninterrupted or

entirely error free. We are not responsible to you if we are unable to provide our Internet services for any reason beyond our control.

Our website may from time to time contain links to other web sites which are not under the control of and are not maintained by us. These links are provided for your convenience only and we are not responsible for the content of those sites.

Except as provided above we can give no other warranties, conditions or other terms, express or implied, statutory or otherwise and all such terms are hereby excluded to the maximum extent permitted by law.

You will be responsible for any breach of these terms by you and if you use the website in breach of these terms you will be liable to and will reimburse Mony for any loss or damage caused as a result.

Mony will not be liable in any amount for failure to perform any obligation under this agreement if such failure is caused by the occurrence of any unforeseen event beyond its reasonable control including without limitation Internet outages, communications outages, fire, flood, war or act of God.

These terms do not affect your statutory rights as a consumer which are available to you.

Subject as aforesaid, to the maximum extent permitted by law, Mony excludes liability for any loss or damage of any kind howsoever arising, including without limitation any direct, indirect or consequential loss whether or not such arises out of any problem you notify to Mony and Mony shall have no liability to pay any money by way of compensation, including without limitation all liability in relation to:

- Any incorrect or inaccurate information on the website.
- The infringement by any person of any Intellectual Property Rights of any third party caused by their use of the website.
- Any loss or damage resulting from your use or the inability to use the website or resulting from unauthorised access to, or alteration of your transmissions or data in circumstances which are beyond our control.
- Any loss of profit, wasted expenditure, corruption or destruction of data or any other loss which does not directly result from something we have done wrong.
- Any amount or kind of loss or damage due to viruses or other malicious software that may infect a user's computer equipment, software, data or other property caused by persons accessing or using content from the website or from transmissions via emails or attachments received from Mony.
- All representations, warranties, conditions and other terms which but for this notice would have effect.

11. ELECTRONIC COMMUNICATIONS

No responsibility will be accepted by Mony for failed, partial or garbled computer transmissions, for any computer, telephone, cable, network, electronic or internet hardware or software

malfunctions, failures, connections, availability, for the acts or omissions of any Cleaner User, internet accessibility or availability or for traffic congestion or unauthorised human act, including any errors or mistakes.

12. INDEMNIFICATION

You agree to defend and indemnify Mony from and against any claims, causes of action, demands, recoveries, losses, damages, fines, penalties or other costs or expenses of any kind or nature including but not limited to reasonable legal and accounting fees, brought by third parties as a result of:

- Your breach of this agreement or the documents referenced herein.
- Your violation of any law or the rights of a third party.
- Your use of the website and services.

13. CHANGES AND TERMINATION

We may change the website and these terms at any time, in our sole discretion and without notice to you. You are responsible for remaining knowledgeable about these terms. Your continued use of the website constitutes your acceptance of any changes to these terms and any changes will supersede all previous versions of the terms. Unless otherwise specified herein, all changes to these terms apply to all users take effect. Furthermore, we may terminate this agreement with you under these terms at any time by notifying you in writing (including by email) or without any warning.

14. ASSIGNMENT

This agreement and any rights and licenses granted hereunder, may not be transferred or assigned by you, but may be assigned by Mony without restriction.

15. INTEGRATION CLAUSE

This agreement together with the Privacy Policy and any other legal notices published by Mony, shall constitute the entire agreement between you and Mony concerning and governs your use of the website and the services.

16. DISPUTES

The user agrees that any dispute, claim or controversy arising out of or relating to these terms and conditions, or the breach, termination, enforcement, interpretation or validity thereof or the use of the platform, shall be resolved by binding arbitration between the user and Mony,

provided that each party retains the right to bring an individual action in a court of competent jurisdiction.

In the event of a dispute arising in connection with the use of the website and services or the breach of these conditions, the parties agree to submit their dispute to arbitration resolution before a reputable arbitration organization as mutually agreed by the parties and in accordance with applicable commercial arbitration rules.

You agree to initiate a formal dispute proceeding by sending us a communication through our contact information. Mony may choose to send you a written offer after receiving your initial communication. If we offer and send you a settlement offer and you do not accept the offer, or we are unable to resolve your dispute satisfactorily and you wish to continue with the dispute process, you must initiate the dispute resolution process before an accredited arbitration organization and file a separate Demand for Arbitration. Any award rendered by the arbitration tribunal shall be final and conclusive on the parties.

To the fullest extent permitted by law, you agree that you will not file, join or participate in any class action lawsuit in connection with any claim, dispute or controversy that may arise in connection with your use of the website and services.

The courts of Estonia shall have jurisdiction over any dispute, controversy or claim relating to Mony and its business operations. Any such dispute or controversy shall be brought and resolved in the courts of Estonia.

17. FINAL PROVISIONS

These terms and conditions are governed by the laws of Estonia and the European Union. Use of the website and services are not authorised in any jurisdiction that does not give effect to all of the provisions of these terms.

Our performance of these terms is subject to existing laws and legal process, and nothing contained in these terms limits our right to comply with law enforcement or other governmental or legal requests or requirements relating to your use of our platform or information provided to or gathered by us with respect to such use.

If any part of these terms is found to be invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions will not in any way be affected or impaired. Our failure or delay in enforcing any provision of these terms at any time does not waive our right to enforce the same or any other provision(s) hereof in the future.

Any rights not expressly granted herein are reserved.

18. CONTACT INFORMATION

If you have questions or concerns about these terms, the products or the service, please contact us through our contact page or via the contact information below:

Mony.

Email: contact@monytoken.com