

TERMS OF USE

(EFFECTIVE AUG/2020)

PLEASE READ CAREFULLY

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These Terms govern your access to the Websites except where there are separate terms and conditions relevant to particular areas of this Website, which are indicated on the appropriate Website page. If you do not agree to abide by these Terms then you should not use the Websites. For clarity, in these Terms, references to "we", "us", "our" and "ourselves" are references to Emergo Wealth Limited and any of its affiliates or group companies.

We may from time to time modify these Terms and will post a copy of the amended Terms on the Websites. You will be bound by such updated Terms from the time they are posted on the Websites. We would advise you to periodically visit this Website and this web page to ensure that you are up to date with any changes that have been made.

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Access

We reserve the right to restrict certain areas of the Websites to approved registered users. In the event that any area of the Websites requires you to register with us prior to obtaining access, you agree to provide true, accurate, current and complete details, including but not limited to a member name and password as well as your name, address, telephone number and a valid email address ("Account Information"). You agree to update your Account Information as necessary to keep it accurate. Emergo Wealth Limited will use your Account Information in accordance with its Privacy Policy.

You agree to notify us immediately of any unauthorised use of your member name, password or account. Emergo Wealth Limited will not be responsible for any losses arising out of the unauthorised use of your account and you agree to indemnify Emergo Wealth Limited for any improper, unauthorised or illegal uses of your account.

License to use the websites

Emergo Wealth Limited grants to you a limited, non-exclusive, non-transferable license to access and use the Website in accordance with these Terms. Any use of the Websites not specifically permitted under these Terms is strictly prohibited.

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Restrictions

You agree that you will not:

- use the Websites to reproduce, transmit, display or distribute copyrighted material in any (i) medium or via any method without Emergo Wealth Limited's express written permission;
- (ii) copy, store, edit, change, prepare any derivative work of or alter in any way any of the

content provided on this Websites; or

(iii) use our Website in any way that violates these Terms.

You agree that you will not:

- a) impersonate any person or entity or misrepresent your affiliation with any other person or entity:
- b) engage in spamming, flooding, harvesting of e-mail addresses or other personal information, screen scraping, database scraping, or any other activity with the purpose of obtaining lists of users or any other information, including specifically, property listings available through the Websites:
- c) send chain letters or pyramid schemes via the Websites;
- d) attempt to gain unauthorized access to other computer systems through the Websites; or
- e) use the Websites in any manner that could damage, disable, overburden, or impair the Websites or interfere with any other party's use and enjoyment of the Websites.

Privacy Policy and submission of information

Unless otherwise addressed in these Terms, your use of the websites is subject to Emergo Wealth Limited's Privacy Policy. Other than personally identifiable information, which is covered under our Privacy Policy, any material you transmit or post to the Website shall be considered non-confidential and non-proprietary. Emergo Wealth Limited shall have no obligations with respect to such material. Any communications and other material you transmit or post to this Website is and shall remain as our property and by sending the same you agree that we may use the same for any purpose whatsoever, without any compensation being payable by us to you.

Disclaimer

The Websites are provided to you "as is". Any use of the Websites is at your own risk. To the maximum extent permitted by law, Emergo Wealth Limited excludes all warranties, either express or implied (including, but not limited to, implied warranties of satisfactory quality, fitness for purpose and the use of reasonable care and skill). Emergo Wealth Limited makes no representations, warranties or guarantees that this Website will be free from corruption, attack, viruses, interference, hacking, or other security intrusion.

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same.

Liability

In no event will Emergo Wealth Limited be liable to you for indirect, general, special, incidental, consequential, exemplary or other damages (including, without limitation, damages for loss of profits, business interruption, corruption of files, loss of business information or any other pecuniary loss) in connection with the Website in any way or in connection with the use, inability to use or the results of use of the Website, even if Emergo Wealth Limited has been advised of the possibility of such damages. No oral or written information or advice given by Emergo Wealth Limited or others will create a warranty and neither you nor any third party may rely on any such information or advice.

General

You agree that you will comply with all relevant laws applicable to your use of the Websites.

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Links on the Websites and other websites that we operate may lead to third party websites. The content, accuracy and function of such websites is outside of Emergo Wealth Limited's control and we cannot accept any responsibility for those websites, nor do we endorse the content of such third-party websites. In particular, any dealings that you have with such third-party website operators shall be on the terms and conditions (if any) of that website operator.

These Terms set out the entire agreement and understanding between the parties in connection with the use of this Website and shall supersede and replace all other terms and conditions purported to be applied. These Terms are governed by the Laws of Cyprus and you agree to submit to the exclusive jurisdiction of the Cyprus courts.

If you have any questions regarding our terms of use, please contact our Compliance Department at compliance@emergowealth.net or +357 22 449122. (Mon – Thu 08:00 – 17:00 and Friday 08:00 – 15:00 Cyprus Time).

