SPLAITOR COMPANY

TERMS OF SERVICE

- BEGINNING -

Welcome to the websites and services that are part of Splaitor Company and/or Splaitor Network ("Splaitor Company", "we", "us", "our"), which include, but are not limited to, <u>splaitor.com</u> (and all its other subdomains), <u>company.splaitor.com</u>, <u>tab-tv.com</u> (and all its subdomains), <u>Splaitor Intelligence</u>, and <u>Splaitor Markets</u> (collectively the "Sites"), social media profiles, and other channels owned or operated by Splaitor Company (the "Other Channels") (collectively with the "Sites", the "Channels"). These Terms govern all use of the Sites. These Terms govern the use of the Other Channels only to the extent that it depends on the Splaitor Company.

For the Other Channels, that are operated by Splaitor Company but are owned by third parties, including, but not limited to, social media accounts and profiles, you are expected to read the Terms of Service of the proper third party.

You are free to access the Sites in accordance with these Terms of Service. These Terms, along with any other documents referred to in this article, govern all use of the Sites on all platforms, including all web browsers, mobile devices, or non-browser apps.

"You" and "your" are referred to you, as the user of the Sites. "Splaitor", "Splaitor Network", "Splaitor Media", "we", "us", "our" are referred to the Splaitor Company, all its partners, successors, subsidiaries, and affiliates.

We kindly ask you to read these Terms of Service and all documents incorporated herein by reference carefully, as they are binding on you in case you are accessing or use the Sites. By using the Sites or any of their parts, you expressly accept these Terms of Service, as well as our <u>Privacy Policy</u> and <u>Cookies Policy</u>, and all other documents (if there are any) incorporated herein by reference. In case you do not agree with these Terms of Service or any other document incorporated herein by reference, you may not use the Sites.

1. Changes to the Terms of Service

Splaitor Company reserves the right to make any changes to these Terms and modify them in the first 5 days of any calendar month. The notifications about document modification are at our sole discretion.

All changes to the Terms of Service or any other document incorporated herein by reference are effective immediately after we post them and would apply to use of the Sites thereafter.

By continuing use of the Sites after such changes have been published, you agree with Terms of Service and any other document incorporated herein by reference.

You are expected to check this page every 5 first days of any calendar month to be aware of any changes to the Terms of Service and all other documents incorporated herein by reference, as they are binding on you.

2. The Sites Content Intellectual Property Rights

The Sites and all of their contents, including but not limited to information, text, images, photographs, images, illustrations, and the "look and feel" of the Sites (collectively the "Content") belong to Splaitor Company, its licensors, or other providers of the Content and are protected by the United States, other national, or international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

The copying, rearrangement, broadcast, rewriting for broadcast or publication, redistribution, modification, use, or publication by you in any medium, directly or indirectly, of any such matters or any part of the Sites, except for limited rights of use granted hereunder, is strictly prohibited. You may not use such material except as provided in these Terms of Service.

These Terms of Service grant you a personal, non-transferable, non-exclusive, revocable license to access and use the Sites. You may access the Sites only for your own personal, non-commercial use. You must not reproduce, rewrite, modify, broadcast, republish, or use any of the material on the Sites, except as incidental to normal web browsing (that includes but is not limited to the making of temporary copies in RAM or the cache of your Internet browser).

We respect the intellectual property of others. If you believe that any of the materials contained on the Sites contain intellectual property infringement, you can reach us via legal@splaitor.com. After receiving notification, we will consider it and, in case the infringement has taken place, will remove the infringing material and will cease access to it in case that is needed.

3. Linking to the Sites or the Other Channels

You are allowed to link to the Sites homepage and any other pages on the Sites in a way that is legal and fair and does not damage or take advantage of our reputation. However, you are prohibited to establish a link in a way that suggests any form of affiliation, association, approval, or incentive on our part, except in cases where it has been agreed with us.

You are allowed to link to the Other Channels in a way that is legal and fair and does not damage or take advantage of our reputation or the third-party Other Channels owner.

4. Prohibited Uses of the Sites

We expect you to use the Sites only for fair and lawful purposes in accordance with the Terms of Service. You are not allowed to use the Sites or any part of them for the purposes listed but limited to below:

- To monitor, scrape, or otherwise copy the Sites in a full or any part of the Sites using spiders, robots, other automated software, device or means, regardless of whether such use may be considered a fair use under United States copyright law. The exception from this Term is made for search engines, such as Google, and for Web Archive Wayback Machine.
- To use the website in any way that violates the United States federal, state, local, other states national law, international law or regulations.
- To send a "spam", "junk mail" or take other actions that are innapropriate.

By using the Sites you agree not to take actions that make slow down the Sites, interfere with the proper working of the Sites, or take any actions that can harm the Sites. That includes but is not limited to:

- Use the Sites in a manner that can disable, slow down, damage or interfere any other party's use of the Sites.
- Attack the Sites via a denial-of-service attack or distributed denial-of-service attack.
- Use any software or device to harm the Sites.

5. Do Not Rely on Information Posted

We kindly ask you not to rely on the information posted. The content of the Sites is posted for informational and general information purposes only.

No content on the Sites constitutes advice or a call to action. Some content is published "as is," without moderation by our editors. Such content reflects only the author's personal position.

We urge you not to trust any information on the Sites or take it as advice. Any information on the Sites may not be current or correct. Any material on the Sites and links provided on the Sites are not routinely moderated by us or any affiliated party. This means that the information may not be correct or current.

We do not guarantee the usefulness, accuracy, or completeness of any information on the Sites. Any actions you may take based on this information are at your own risk, and we are not responsible for such decisions and urge you not to make decisions on any information you may find on the Sites.

The Sites may contain information from contributors, guest authors, and any other information submitted by third parties. Any opinion or information in such materials reflects solely and exclusively the position of the author of such material and has no affiliation with Splaitor Company.

6. User-Generated Content

The Sites may contain features that allow users to post, submit, publish, display, or transmit to other users or other persons content or materials (collectively, "User-Generated Content") on or through the Sites.

All User-Generated Content must comply with the Content Standards set out in these Terms of Service. Any User-Generated Content is considered to be non-confidential and nonproprietary.

By posting any User-Generated Content on the Sites, you grant us with the exclusive and irrevocable right and license to use, reproduce, modify, adapt, publish, translate, distribute, transmit, publicly display, publicly perform, sublicense, create derivative works from, transfer, and sell any such User-Generated Content.

You warrant that you own and control all the rights for the User-Generated Content and you warrant that all your User-Generated Content complies with these Terms of Service.

By submitting or posting User-Generated Content, you fully understand that you, not Splaitor Company, have full responsibility for such content, including its legality, reliability, accuracy, and appropriateness.

We are not responsible, or liable to any third party, for the content or accuracy of any User-Generated Content posted by you or any other user of the Sites.

7. Monitoring Related to User-Generated Content

We reserve the following rights:

- Remove or refuse to post any User-Generated Content for any or no reason in our sole discretion.
- Terminate your access to all or part of the Sites for any or no reason, including without limitation, any violation of these Terms of Service.
- Take any legal action regarding User-Generated Content that we deem necessary or appropriate in our sole discretion.

We do not review or pre-moderate User-Generated Content. Accordingly, we assume no liability for any action or inaction regarding transmissions, communications, or content provided by any user or third party.

8. Content Standards for User-Generated Content

There are content standards for User-Generated Content. Any user or third-party that is posting or submitting User-Generated Content is liable to check whether such Content complies with our Content Standards:

- You are not allowed to post or submitt harmfull User-Generated Content.
- You are not allowed to use User-Generated Content as a way for personal attack on other people, companies or any other third-party.
- By posting or submitting User-Generated Content, you confirm that such Content would be truthfull and accurate.

You are not allowed User-Generated Content that involves the following:

- Commercial advertising or promotional activity.
- Securities for sale, barter, or exchange.
- Illegal activities.
- Any types of call to actions or tax, legal, finance or health advice.
- Violations of any applicable local, state, national, or international law in connection with your use of the Sites, including securities laws and regulations.
- Infringement of another's intellectual property of any type, including but not limited to trade secrets, trademarks, and copyrights.
- Disclousing any personal information of any person or entity, or falsely state or misrepresent your affiliation with a person or entity.
- Harassment, threats, stalking or violations of the legal rights of others.

You also agree that in a case a third party claims that any User Contribution you have contributed to the Sites is unlawful, you will bear the full burden of establishing that the User Contribution complies with all applicable laws.

9. Disclaimer and Liability Limitations

We're publishing guides, how-to's, personal opinions, commentary, news, generalinterested stories, and analysis. The Sites include both edited content, as well as unmoderated posts and comments, which contain personal opinions on a wide range of topics.

We don't routinely screen and edit content and don't provide any warranty for the information, including fitness for use of a particular purpose warranty, non-infringement, or accuracy.

We don't guarantee that websites and services that are part of Splaitor Network would work accurately and in an error-free manner.

The use of information you obtain from the Sites is at your own risk. All information on the Sites is for educational and general interest purposes only. Such information isn't any kind of advice or call to action. We aren't responsible for any actions or inactions you may take based on information on the Sites. For any topic that may affect your money or your life, as well as any other important area, please consult a proper specialist or professional on the proper topic.

We aren't liable for any losses or damages caused by your reliance on the information you obtained from the Sites.

We also aren't liable for the information you can obtain from the links to the third-party websites, services, or apps presented on the Sites. Read their Terms of Service and other legal information to learn more before relying on the information presented on the third-party websites, services, or apps.

Any part of Splaitor Network isn't an investment, tax, or health advisor. We don't provide any kind of health, investing, or tax advice, all information that may be related to such topics (or considered as the one that is related) is for informational and general interest purposes only.

10. Age Limitations

The Sites are not intended for people under 13 years old. If you are under 13, do not use or provide any information on the Sites or on or through any of its features, register on the Sites, use any of the interactive or public comment features on the Sites, or provide any information about yourself to us. See our <u>Privacy Policy</u> for more information about reaching us if you believe we have collected information from a child under 13.

11. Contact us

General legal inquiries can be sent to legal@splaitor.com

- END -