### TERMS AND CONDITIONS OF USE OF THE WEBSITE

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Please read these terms and conditions carefully as they apply to and govern your use of the Website and constitute the entire agreement between the Company and you as a visitor/user of the Website (the "Terms of Use"). If you do not agree with any of these Terms of Use, please leave the Website and refrain from using it.

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no liability in the event that the content of the Website cannot be downloaded, as its operation may be affected by external factors beyond the control of the Company.

The Website may provide access to third party websites. The Company shall bear no liability for the content, availability or operation of these websites, and their content does not bind the Company in any way. Any reference or links to these websites does not constitute, nor should be construed as, an endorsement or an unreserved recommendation to use these websites. The Company is not responsible for the security policies of these websites or for how they manage visitors/users.

In any case, the Company, its legal representatives, officers, directors, shareholders, employees, or any other party involved in the creation and production of the content or operation of the Website, shall not be liable for any damage (including but not limited to positive or consequential damage, loss of revenue and/or data, loss of profits, etc.) arising from or related to the operation or non-operation and/or use of the Website and/or failure to provide services and/or information available from the Website and/or any third party interventions in services and/or information available from the Website, unless otherwise provided by law.

# **USER/VISITOR'S OBLIGATIONS AND RESPONSIBILITIES**

By visiting/using, navigating, and remaining on the Website, you acknowledge that you have read, understood, and unconditionally agree to be bound by these Terms of Use, including the Privacy Policy which forms an integral part hereof, in full compliance with applicable law. You further acknowledge and accept that the content and information on the Website are provided exclusively for lawful use.

A violation of these Terms of Use includes, but is not limited to, using the Website for illegal purposes or to promote illegal activities, submitting material that is harmful, defamatory, threatening, or false, publishing content that infringes intellectual property or personality rights, as well as copying, transmitting/distributing, downloading, reproducing, or storing any content or information protected by intellectual property law without the prior written consent of the rights holder.

You agree to refrain from any unlawful use of the Website and from any abusive or non-compliant conduct while using the Website and in connection therewith, and you assume full responsibility for any claims, actions, or demands brought by third parties arising from or related to your improper or unlawful use of the Website.

The Company bears no liability for any such violations. In the event of such unlawful activity, the Company may, without prior notice, suspend or terminate access to the Website and automatically revoke any limited licenses granted under these Terms of Use, without prejudice to any other remedies available under applicable law.

## **MISCELLANEOUS**

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If any provision of these Terms of Use is found to be unlawful, invalid, or unenforceable, it shall be deemed null and void without affecting the validity, binding effect, or enforceability of the remaining provisions.

If you have any questions or require any clarifications, you may contact us by phone at +30 210-8774394, or by email at infohoistconsulting@hoistfinance.com.

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