

TERMS AND CONDITIONS

Introduction

These terms and conditions govern your use of this website; by using this website, you accept these terms and conditions in full. If you disagree with these terms and conditions or any part of these terms and conditions, you must not use this website.

You must be at least 18 years of age to use this website. By using this website and by agreeing to these terms and conditions you warrant and represent that you are at least 18 years of age.

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You must not use this website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity.

You must not use this website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software.

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You must not use this website for any purposes related to marketing without CopPay.io's express written consent.

Aggregate Information

We may gather information and statistics collectively about all visitors to this website which may include the information supplied by you. This information helps us to design and arrange our Web pages in a user-friendly manner and to continually improve our Website to better meet the needs of our Website users. We may share this kind of aggregate data with selected third parties to assist with these purposes. Personal data is processed by us in accordance with our Privacy Policy.

Restricted access

CopPay.io reserves the right to restrict access to other areas of this website, or indeed this entire website, at CopPay.io's discretion.

If CopPay.io provides you with a user ID and password to enable you to access restricted areas of this website or other content or

services, you must ensure that the user ID and password are kept confidential.

No warranties

This website is provided “as is” without any representations or warranties, express or implied. CopPay.io makes no representations or warranties in relation to this website or the information and materials provided on this website.

Without prejudice to the generality of the foregoing paragraph, CopPay.io does not warrant that:

- this website will be constantly available, or available at all; or
- the information on this website is complete, true, accurate or non-misleading.

Nothing on this website constitutes, or is meant to constitute, advice of any kind. If you require advice in relation to any legal or financial matter you should consult an appropriate professional.

Limitations of liability

CopPay.io will not be liable to you (whether under the law of contact, the law of torts or otherwise) in relation to the contents of, or use of, or otherwise in connection with, this website:

- to the extent that the website is provided free-of-charge, for any direct loss;
- for any indirect, special or consequential loss; or
- for any business losses, loss of revenue, income, profits or anticipated savings, loss of contracts or business relationships, loss of reputation or goodwill, or loss or corruption of information or data.

These limitations of liability apply even if CopPay.io has been expressly advised of the potential loss.

Exceptions

Nothing in this website disclaimer will exclude or limit any warranty implied by law that it would be unlawful to exclude or limit; and nothing in this website disclaimer will exclude or limit CopPay.io’s liability in respect of any:

- death or personal injury caused CopPay.io’s negligence;
- fraud or fraudulent misrepresentation on the part of CopPay.io; or
- matter which it would be illegal or unlawful for CopPay.io to exclude or limit, or to attempt or purport to exclude or limit, its liability.

Reasonableness

By using this website, you agree that the exclusions and limitations of liability set out in this website disclaimer are reasonable.

If you do not think they are reasonable, you must not use this website.

Other parties

You accept that, as a limited liability entity, CopPay.io has an interest in limiting the personal liability of its officers and employees. You agree that you will not bring any claim personally against CopPay.io’s officers or employees in respect of any losses you suffer in connection with the website.

Without prejudice to the foregoing paragraph, you agree that the limitations of warranties and liability set out in this website disclaimer will protect CopPay.io’s officers, employees, agents, subsidiaries, successors, assigns and sub-contractors as well as CopPay.io.

Unenforceable provisions

If any provision of this website disclaimer is, or is found to be, unenforceable under applicable law, that will not affect the enforceability of the other provisions of this website disclaimer.

Indemnity

You hereby indemnify CopPay.io and undertake to keep CopPay.io indemnified against any losses, damages, costs, liabilities and expenses (including without limitation legal expenses and any amounts paid by CopPay.io to a third party in settlement of a claim or dispute on the advice of CopPay.io’s legal advisers) incurred or suffered by CopPay.io arising out of any breach by you of any provision of these terms and conditions, or arising out of any claim that you have breached any provision of these terms and conditions.

Breaches of these terms and conditions

Without prejudice to CopPay.io’s other rights under these terms and conditions, if you breach these terms and conditions in any way,

CopPay.io may take such action as CopPay.io deems appropriate to deal with the breach, including suspending your access to the website, prohibiting you from accessing the website, blocking computers using your IP address from accessing the website, contacting your internet service provider to request that they block your access to the website and/or bringing court proceedings against you.

Variation

COPPAY may revise these terms and conditions from time-to-time. Revised terms and conditions will apply to the use of this website from the date of the publication of the revised terms and conditions on this website. Please check this page regularly to ensure you are familiar with the current version.

Assignment

CopPay.io may transfer, sub-contract or otherwise deal with CopPay.io's rights and/or obligations under these terms and conditions without notifying you or obtaining your consent.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these terms and conditions.

Severability

If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect. If any unlawful and/or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

Entire agreement

These terms and conditions, together with the Whitepaper and CopPay Token Purchase Agreement constitute the entire agreement between you and CopPay.io in relation to your use of this website, and supersede all previous agreements in respect of your use of this website.

Law and jurisdiction

These terms and conditions will be governed by and construed in accordance with English Law, and any disputes relating to these terms and conditions will be held in Vienna International Arbitration Centre and settled under the Rules of Arbitration of the International Arbitral Centre of the Austrian Federal Economic Chamber in Vienna (Vienna Rules). The number of arbitrators shall be three. One arbitrator shall be selected by Spiget Investment Group JSC, one arbitrator shall be selected by the website user, one arbitrator shall be nominated by arbitrators selected by the Parties. The seat, or legal place, of arbitration shall be London, England. Arbitration hearings will be held in Vilnius.

CopPay details

The full name of CopPay is Spiget Investment Group JSC.

Spiget Investment Group JSC is registered in Lithuania.

Spiget Investment Group JSC registered address is A. Gustaicio g. 23-255A, Vilnius, Lithuania.

You can contact CopPay.io by email to support@CopPay.io.