#### Terms of Use

#### 1. Introduction

These Terms of Use ("Terms") govern your access to and use of FintechXpress Group Ltd's website ("Website") and the funding information and ticket reservation services provided therein ("Services"). By accessing or using our Website, you agree to be bound by these Terms.

# Company Details:

- FintechXpress Group Ltd
- Registered in England and Wales
- Company Registration Number: 15896842
- Registered Office: 85 Great Portland Street, First Floor, London, United Kingdom

#### 2. Nature of Services

2.1 Information and Reservation Only

This Website provides:

- Information about funding opportunities
- The ability to reserve tickets for potential investment participation

## 2.2 No Binding Funding Commitment

Important: Ticket reservations made through this Website do NOT constitute:

- A binding funding commitment
- A legal contract for funding
- A guarantee of funding acceptance

## 2.3 Separate Legal Documentation

All actual funding commitments require separate, comprehensive legal documentation that will be provided independently and directly to the user.

# 3. Eligibility and Registration

## 3.1 Eligible Users

You may use this Website only if you:

- Are at least 18 years of age
- Have legal capacity to enter into binding agreements
- Are accessing the Website for legitimate business purposes
- Meet applicable investor qualification criteria

## 3.2 Registration Information

You agree to provide accurate, current, and complete information during registration and to update such information as necessary.

#### 4. Ticket Reservations

#### 41 Reservation Process

- Ticket reservations are preliminary expressions of interest only
- Reservations do not guarantee funding opportunity acceptance
- All reservations are subject to compliance and due diligence review
- We reserve the right to decline any reservation at our sole discretion

## 4.2 No Financial Obligation

Making a ticket reservation through this Website creates no immediate financial obligation or payment requirement.

## 5. Privacy and Data Protection

We process your personal data in accordance with our Privacy Policy and applicable UK data protection laws, including the UK GDPR and Data Protection Act 2018

#### 6. Intellectual Property

All content on this Website, including text, graphics, logos, and software, is owned by FintechXpress Group LTD and protected by UK and international copyright and trademark laws.

#### 7. Prohibited Uses

You may not use this Website to:

- Violate any applicable laws or regulations
- Transmit harmful, fraudulent, or misleading information
- Attempt to gain unauthorized access to our systems
- Interfere with the Website's operation
- Use automated systems to access the Website without permission

#### 8. Disclaimers

## 8.1 Funding Risk

All fundings carry risk of loss. Past performance does not guarantee future results. You should seek independent financial advice before making any funding decisions.

## 8.2 Website Availability

We do not guarantee that the Website will be available at all times or free from errors, viruses, or other harmful components.

## 8.3 Information Accuracy

While we strive for accuracy, we do not warrant that all information on the Website is complete, accurate, or up-to-date.

## 9. Limitation of Liability

To the fullest extent permitted by UK law:

- Our liability is limited to £100 per claim
- We exclude liability for indirect, consequential, or special damages
- We exclude liability for loss of profits, data, or business opportunities

#### 10. Indemnification

You agree to indemnify and hold harmless the FintechXpress Group LTD from any claims, damages, or expenses arising from your use of the Website or violation of these Terms.

#### 11. Termination

We may terminate or suspend your access to the Website at any time, with or without notice, for violation of these Terms or for any other reason.

## 12. Governing Law and Jurisdiction

These Terms are governed by English law. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

#### 13. Changes to Terms

We may modify these Terms at any time. Continued use of the Website after changes constitutes acceptance of the modified Terms.

#### 14. Contact Information

For questions about these Terms, please contact <u>invest@fintechxpress.com</u>.

15. Severability

If any provision of these Terms is found unenforceable, the remainder shall

continue in full force and effect.

By using this Website, you acknowledge that you have read, understood, and

agree to be bound by these Terms of Use.

Last Updated: 03.06.2025