#### Introduction

These Website Terms and Conditions ("Terms") written on this webpage shall manage your use of our website, securitized.io accessible at SECURITIZER.IO.

These Terms will be applied fully and affect your use of this Website. By using this Website, you agree to accept all terms and conditions written herein. You must not use this Website if you disagree with any of these Terms.

Minors or people below 18 years old are not allowed to use this Website without the permission of a responsible adult.

## **Intellectual Property Rights**

Other than the content you own, under these Terms, Advanced Financial Engineering and/or its licensors, if any, own all the intellectual property rights and materials contained in this Website.

You are granted limited license only for purposes of viewing the material contained on this Website.

#### Restrictions

You are specifically restricted from all of the following:

- publishing any Website material in any other media;
- selling, sublicensing and/or otherwise commercializing any Website material;
- publicly performing and/or showing any Website material;
- using this Website in any way that is or may be damaging to this Website;
- using this Website in any way that impacts user access to this Website;
- using this Website contrary to applicable laws and regulations, or in any way that may cause harm to the Website, or to any person or entity;
- engaging in any data mining, data harvesting, data extracting or any other similar activity in relation to this Website;
- using this Website to engage in any advertising or marketing.

Certain areas of this Website are restricted from being accessed by you and Advanced Financial Engineering may further restrict access by you to any areas of this Website, at any time, in its absolute discretion. Any user ID and password you may have for this Website are confidential and you must maintain their confidentiality as well.

## Your Content

In these Website Standard Terms and Conditions, "Your Content" shall mean any audio, video text, images or other material you choose to display on this Website. By displaying Your Content, you grant Advanced Financial Engineering a non-exclusive, worldwide irrevocable, sub-licensable license to use, reproduce, adapt, publish, translate and distribute it in any and all media.

Your Content must be your own and must not invade or violate any third-party's rights or breach any agreement with a third-party. Advanced Financial Engineering reserves the right to remove any of Your Content from this Website at any time without notice.

## Your Privacy

Please read our Privacy Notice describing our privacy practices.

#### No warranties

This Website is provided "as is," with all its faults, errors and omissions, and Advanced Financial Engineering expresses no representations or warranties, of any kind whatsoever, related to this Website or the materials contained on this Website. Also, nothing contained on this Website shall be interpreted as advice to, or otherwise as advising, you.

# Limitation of liability

In no event shall Advanced Financial Engineering, or any of its officers, directors, employees, agents and representatives, be liable for anything arising out of or in any way connected with this Website or its use, whether such liability is under contract, tort or otherwise. Advanced Financial Engineering, including its officers, directors, employees, agents and representatives, shall not be liable for any direct, indirect, consequential or special damages or other liability arising out of or in any way related to this Website or its use.

### Indemnification

You hereby indemnify and agree to hold harmless to the fullest extent Advanced Financial Engineering from and against any and/or all liabilities, costs, losses, demands, causes of action, damages and expenses arising out of or in any way related to your breach of any of the provisions of these Terms.

#### Severability

If any provision of these Terms is found to be invalid under any applicable law, such provisions shall be deleted without affecting the remaining provisions herein.

#### Variation of Terms

Advanced Financial Engineering is permitted to revise these Terms at any time as it sees fit, and by using this Website you are expected to review these Terms on a regular basis.

### Assignment

The Advanced Financial Engineering may assign, transfer, and subcontract its rights and/or obligations under these Terms without any notification. However, you are not allowed to assign, transfer, or subcontract any of your rights and/or obligations under these Terms.

## **Entire Agreement**

These Terms constitute the entire agreement between Advanced Financial Engineering and you in relation to your use of this Website, and supersede all prior agreements and understandings.

## Governing Law & Jurisdiction

These Terms will be governed by and interpreted in accordance with the laws of the State of

California, and you submit to the non-exclusive jurisdiction of the state and federal courts located in California for the resolution of any disputes.