

Terms Of Usage and Service “TOUS” of BASIC websites

1. ACCEPTANCE OF TERMS

The Services that End Of Day Solutions Oy , www.eods.it ; basic.international and websites created by it, their subsidiaries and affiliates under its owners and partners BASIC IT Ltd, MAFIA.international Oy, and Sphinx Exchange roof (“SE) provide that User is subject to the following Terms of Use and Service (“TOUS”). SE reserves the right to update the TOUS at any time with such notice to the user that is stated further on the 2nd term of this Agreement (“Changed terms”). The most current version of the TOUS can be reviewed by clicking on the “Terms of Use and Service” hypertext link located at the bottom of my profile page. An investor / donator / user here is considered as a person or entity that has invested / donated in other words an existing customer to SE and User is any other person or entity that in any manner uses the Service or part of it.

A. This Agreement, which incorporates by reference other provisions applicable to use of the www.eods.it and other related websites (“SE-URL’s”), including, but not limited to, supplemental terms and conditions set forth hereof (“Supplemental Terms”). The Agreement governs the use of certain specific material, sets forth the terms and conditions that apply when using SE-URL’s which is personal to User and is not transferable to any other person or entity. User is responsible for all use of User’s Account action (under given User number starting from U00001) and for ensuring that all use of User’s Account independently of user complies fully with the provisions of this Agreement. User shall be responsible for protecting the confidentiality of User’s password(s), actions and shares.

B. SE shall have the right at any time to change or discontinue any aspect or feature of SE-URL’s, including, but not limited to, content, hours of availability, and equipment needed for access or use.

2. CHANGED TERMS

SE shall have the right at any time to change or modify the terms and conditions applicable to User's use of the SE-URL's, or any part thereof, or to impose new conditions, including, but not limited to, adding fees and charges for Use. Such changes, modifications, additions or deletions shall be effective immediately upon notice thereof. The Notice may be given by means including, but not limited to, posting on SE-URL's, or by electronic or conventional mail, or by any other means by which an Investor / Donator / User can obtain notice thereof. Any use of SE-URL's by User after sending or otherwise giving such notice shall be deemed to constitute acceptance by User of such changes, modifications or additions.

3. DESCRIPTION OF SERVICES

Through its Web property, SE-URL's will provide User with access to a variety of resources, including Data, secure communication, product and service information (collectively "Services").

The Services, including any updates, enhancements, new features, and/or the addition of any new Web properties, projects and/or sites, are subject to the TOUS.

4. EQUIPMENT

User shall be responsible for obtaining and maintaining all telephone, smart phone, computer hardware, software and/or other equipment needed for access to and use of SE-URL's and all charges related thereto.

5. USER CONDUCT

A. User shall use SE-URL's for justified purposes only. User shall not post or transmit through SE-URL's any material which violates or infringes the rights of others is unjustified, threatening, abusive, defamatory, invasive of privacy or publicity rights, vulgar, obscene, profane or otherwise objectionable, which encourages conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any law to which a User or Investor / Donator is bound by, or which, without SE express prior approval, contains advertising or any solicitation with respect to products or services. Any conduct

by a User that in SE's discretion restricts or inhibits any other User from using or enjoying the SE-URL's will not be permitted unless otherwise literally stated. User shall not use SE-URL's to advertise or perform any commercial solicitation, including, but not limited to, the solicitation of users to become subscribers/members of other on-line information services competitive with SE

B. SE -URL's contains copyrighted material, trademarks and other proprietary information, including, but not limited to, text, programs, news-feed, feelings, odors, flavors, images, software, photos, video, graphics, music and sound, and the entire contents of SE-URL's which are copyrighted as a collective work under the United States of America copyright acts. SE holds all the rights to selection, coordination, arrangement, and enhancement of such content, as well as in the content original to it. User may download copyrighted material that belongs to SE Services from SE-URLs for User's Personal Use which is considered as fair use according to the fair use doctrine. Besides Personal Use a User is entitled to use the Material for any commercial purpose that is not competing with SE or otherwise causing harm or losses to SE if SE or its users grants permission for such commercial Use. Except as otherwise expressly permitted under copyright laws, no copying, redistribution, retransmission, publication or commercial exploitation of downloaded material will be permitted without the express permission of SE and the copyright holder. User acknowledges that it does not acquire any ownership rights by downloading copyrighted material.

C. User shall not upload, post or otherwise make available on SE-URL's any material protected by copyright, trademark or any other intellectual property right without the express permission of the owner of such right and the burden of proof that any material is not protected by copyright or any other immaterial rights rests with User. User shall be solely liable for any damage resulting from any infringement of copyrights, or any other intellectual property rights, or any other harm resulting from such a submission. By submitting material to any public area of SE-URL's, User practically grants, or warrants that the right holder of such material has expressly granted SE the royalties and license of selling and renting it. SE also has the royalty free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate and distribute such material (in whole or in part) worldwide and/or to incorporate it in other works in any form, media or technology now known or hereafter developed for the full term of any copyright that may exist in such material. Users also permit any investor to access, view, and store or reproduce the material for that investor's personal use and trade according to the price and usage terms given to the material.

User hereby grants SE the right to delete, edit, copy, publicize and distribute any material made available on SE-URL's by investors / Donators & signed up users.

D. The foregoing provisions of Section 5 are for the benefit of SE and its third party content providers and licensors and each shall have the right to assert and enforce such provisions directly or on its own behalf to maintain the system of SE.

6. USE OF SERVICES

The Services may contain email services, bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, photo albums, file cabinets and/or other message or communication facilities designated to enable User to communicate with others (each a “Communication Service” and collectively “Communication Services”).

User agrees to use the Communication Services only to post, send and receive messages and material that are proper and, when applicable, related to the particular Communication Service. By way of example, and not as a limitation, User agrees that when using the Communication Services, User will not:

- Use the Communication Services in connection with surveys, contests, pyramid schemes, chain letters, junk email, spamming or any duplicative or unsolicited messages (commercial or otherwise) outside SE network.
- Defame, abuse, harass, stalk, threaten or otherwise violate any legal rights (such as rights of privacy and publicity) of investors.
- Publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, obscene, indecent or unlawful topic, name, material or information.
- Upload, or otherwise make available, files that contain images, photographs, software or other material protected by intellectual property laws, including by way of example, and not as limitation, copyright or trademark laws (or by rights of privacy or publicity) unless User own or control the rights thereto or have received all necessary consent to do the same.
- Use any material or information, including images or photographs, which are made available through the Services in any manner that infringes any copyright, trademark, patent, trade secret, or other proprietary right of any party including third parties. Upload files that contain viruses, Trojan horses, worms, time bombs, cancelbots, corrupted files, rootkits or any other similar software or programs that may damage the operation of another User's computer or property of another User.

- Download any file posted by another User of a Communication Services that the User knows or reasonably should know, cannot be legally reproduced, displayed, performed, and/or distributed in such manner.
- Falsify or delete any copyright management information, such as author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file or text that is uploaded.
- Restrict or inhibit any other User from using and enjoying the Communication Services.
- Inhabit another User's or Investors/Donators space
- Violate any code of conduct or other guidelines which may be applicable for any particular Communication Service.
- Harvest or otherwise collect information about other Users, including email addresses.
- Violate any applicable laws or regulations.
- Create or steal an identity for the purpose of misleading another User.
- Use, download or otherwise copy, or provide (whether or not for a fee) to a person or entity any directory of Users of the Services or other User or usage information or any portion thereof.

SE has no obligation to monitor the Communication Services. However, SE reserves the right to review materials (also immaterial) posted to and through the Communication Services and to remove and resolve any materials and immaterial in its sole discretion. SE reserves the right to delete uploaded material and terminate User's access to any or all of the communication Services at any time, without notice, for any reason whatsoever. SE reserves the right at all times to disclose any information as it deems necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to post or to remove any information or materials, in whole or in part that jeopardize its investors / Donators & signed up users, and users legal security and/or anonymity in mentioned order, in SE's sole discretion.

Materials uploaded to the Communication Services may be subject to posted limitations on usage, reproduction and/or dissemination; User is responsible for adhering to such limitations if User downloads the materials.

Always use caution when giving out any personally identifiable information in any Communication Services.

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7. USER ACCOUNT, PASSWORD, AND SECURITY

User needs to fill a few things to open an account; In order to be promoted as a Investors/Donator he/she must fill the registration process by providing SE with current, complete and accurate information as prompted by the KYC-form.

This information must be kept up-to-date all the time by the Investor/Donator, and/or User!

User also will choose a password and a user number (starting from U00001). User is entirely responsible for maintaining the confidentiality of User 's password and account as stated in the term 1A ("Acceptance of terms") of this Agreement. Furthermore, User is entirely responsible for any and all activities that occur under User 's account. User agrees to notify SE immediately of any unauthorized use of User 's designated User account or any other breach of security.

SE will not be liable for any loss that User may incur as a result of someone else using User 's password or account, either with or without User's knowledge.

However, User could be held liable for losses caused to SE, its members and users or third parties due to someone else using User 's account or password. User may not use anyone else's account at any time, without the permission of the account holder.

The account holder is under any circumstances liable for any use of his/her account independently of a possible permission that such account holder has granted to a person that uses account holder's account.

WE RECOMMEND THE USE OF THE MULTIFACTOR AUTHENTICATION!

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THE PERFORMANCE OF THIS AGREEMENT SHALL THEN BE UNDER FINNISH LAW FOR AS LONG AS ANY SUCH EVENT SHALL PREVENT THE AFFECTED PARTY FROM PERFORMING ITS OBLIGATIONS UNDER THIS AGREEMENT.

12. LINKS TO THIRD PARTY SITES

THE LINKS IN THIS AREA WILL LET YOU LEAVE SE SITE. THE LINKED SITES ARE NOT UNDER THE CONTROL OF SE AND SE IS NOT RESPONSIBLE FOR THE CONTENTS OF ANY LINKED SITE OR ANY LINK CONTAINED IN A LINKED SITE, OR ANY CHANGES OR UPDATES TO SUCH SITES. SE IS NOT RESPONSIBLE FOR CHANGES OR UPDATES TO SUCH SITES. SE IS NOT RESPONSIBLE FOR WEBCASTING OR ANY OTHER FORM OF TRANSMISSION RECEIVED FROM ANY LINKED SITE. SE IS PROVIDING THESE LINKS TO YOU ONLY AS A CONVENIENCE, AND THE INCLUSION OF ANY LINK DOES NOT IMPLY ENDORSEMENT BY SE OF THE SITE.

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SE OR ANY OF ITS EMPLOYEES DO NOT ACCEPT OR CONSIDER UNSOLICITED IDEAS, INCLUDING IDEAS FOR NEW ADVERTISING, CAMPAIGNS, NEW PROMOTIONS, NEW PRODUCTS OR TECHNOLOGIES, PROCESSES, MATERIALS, MARKETING PLANS OR NEW PRODUCT NAMES, PLEASE DO NOT SEND ANY ORIGINAL CREATIVE ARTWORK, SAMPLES, DEMOS, OR OTHER WORKS. THE SOLE PURPOSE OF THIS POLICY IS TO AVOID POTENTIAL MISUNDERSTANDINGS OR DISPUTES WHEN SE PRODUCTS, SERVICES OR MARKETING STRATEGIES MIGHT SEEM SIMILAR TO IDEAS SUBMITTED TO SE. SO PLEASE DO NOT SEND YOUR UNSOLICITED IDEAS TO SE.

THE ADDRESS FOR SOLICITING IDEAS IS [MAFIA.INTERNATIONAL](mailto:MAFIA@INTERNATIONAL)

14. MONITORING

SE shall have the right, but not the obligation, to monitor the content of SE-URL's, including chat rooms and forums, to determine compliance with this Agreement and any operating rules established by SE and to satisfy any law, regulation or authorized government request. SE shall have the right in its sole discretion to edit, refuse to post or remove any material submitted to or posted on SE-URL's. Without limiting the foregoing, SE shall have the right to remove any material that SE, in its sole discretion, finds to be a threat to the Investors / Donators and Users of SE or in violation of the provisions hereof or otherwise objectionable.

15. INDEMNIFICATION

User agrees to defend, indemnify and hold harmless SE and their respective directors, officers, supervisors, members, employees and agents from and against all claims and expenses, including attorney's fees, arising out of the use of SE by Investor/donator and/or User and your User account.

16. TERMINATION

Either SE or User may terminate this Agreement at any time. SE can terminate the Agreement by freezing User's account and informing such User by contacting the User by any means. SE may, when finding it reasonable, suggest an optional face-to-face meeting with the User, in order to solve the situation and therefore gain consolidation. Instead of organizing such face-to-face meetings SE may decide after freezing the account to terminate such account by removing it permanently. Whether to organize the meeting or remove the account depends only on SE's own consideration. User may terminate the Agreement by terminating his/her account and leaving the account to be possibly cashed out by SE for the User Without limiting the foregoing, SE shall have the right to immediately terminate User's account in the event of any conduct by User which SE in its sole discretion, considers to be unacceptable according to either this Agreement or any other document, such as Code of Conduct, attached or otherwise referenced in this Agreement.

17. MISCELLANEOUS

This Agreement and any operating rules for SE-URL's established by SE constitute the entire agreement of the parties with respect to the subject matter hereof, and supersede all previous written or oral agreements between the parties with respect to such subject matter. This Agreement shall be construed in accordance with the laws of Finland. No waiver by either party of any branch or default. The section headings used herein are for convenience only and shall not be given any legal import.

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Read more about Bambora: <https://www.bambora.com>

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Pivo: Terms and conditions of Pivo can be found here:

<https://pivo.fi/kayttoehdot/pivon-kayttoehdot/>

Jousto invoice and part-payment is a Finnish service for making purchases quickly and safely. Jousto is for private persons having their economy in balance. With Jousto you will get 30 days time to pay without interest or expenses. After you have received an invoice, you can decide to pay it at once or in parts. You can pay our purchase in up to 36 parts, starting from 9,90 eur/month. Expenses for Jousto part-payment are 3,90 eur/month and 19,90% interest. With Jousto you can pay purchases from 30 to 3000 eur. Aurajoki Nordic Oy issues the credit. Read more from www.jousto.com.

Contact Bambora PayForm

Bambora PayForm, Paybyway Oy (business-id FI24865594)

E-mail: payform@bambora.com

Telephone: +358 9 315 82 555 (workdays 9-17)

Address: Laserkatu 6, 53850 Lappeenranta, Finland

Shipping

Orders are being shipped during workdays. Products from the stock are usually delivered within 3-5 workdays. Delivery for products that are not in stock usually takes 1-3 weeks. Shipping costs are defined by the selected delivery method, possible extra services, shipment weight and size. The shipping costs can be seen in the check-out functionality before confirming the order.

Please inform us without a delay - at least within 14 days - in case a product has been lost or damaged in shipping. The logistics company must be also informed regarding any products damaged in shipping.

Returns

The customer has a right to change or return ordered products during 14 days of receiving the order. The customer has a right to change or return all or part of the products in the order. The changed and returned products must be unused and in the original packaging. If you wish to change or return products, please contact us first for the instructions. Please attach your name, contact details and your bank account number for receiving the refund.

Cancelling an order, defect liability and reclamations

The customer has the right to cancel an order before the order is dispatched unless it is a custom made product. The cancellation must be done in writing by an e-mail to the customer support of the online shop.

The online shop is liable for defects in the sold products according to the applicable law. Please contact the customer support of the online shop immediately in a case of reclamation. The consumer has a right to file a dispute in the Consumer Disputes Board in a case of dispute between the online shop and the consumer.

Enterpay Company Invoice:

You can pay the order with an invoice by using Enterpay Company Invoice. The payment term is 14 days. Invoicing fee is 5,00 EUR. Invoice will be sent by Arvato Financial Systems and credit is granted by Enterpay Finance Oy. Terms of service are available at <https://www.enterpay.fi/ehdot-palvelu/>

22. CONTACTING US

If you have any questions about these Terms Of Usage and Service, please contact us at:

End Of Day Solutions Oy, Sopenkorvenkatu 9, 15800 LAHTI, Finland

E-mail: info@eods.it

Telephone: +358 40 567 1239

www.eods.it