

Betero Website Terms and Conditions

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1. Acceptance of Terms

These Betero Website Terms and Conditions ("Terms") govern all Betero web pages ("Site"), any usage of the Site and all Products and Services (please see 2. Use of Betero Site for definition of "Products and Services") provided by Betero.

By accessing, visiting, or otherwise using the Site and Products and Services, you agree to be bound by these Terms. Betero reserves the right to update the Terms at any time without notice to you. The current version of the Terms can be reviewed by clicking on the "Terms and Conditions" hyperlink located at the bottom of our Site. Betero reserves the right to change the location or jurisdiction of the company, processing, processes, outsourcing, issuances, ICOs, to third-parties or otherwise.

All rights and usage of Products, Services, and designs not expressly licenced or any other right conferred by Betero are exclusively reserved and remain the sole property of Betero.

Important: All Products and Services provided by Betero and any reliance on the same are entirely at the users own risk. Any outcome from the usage on or from the Betero platform is not a guarantee or indication of accuracy or a prediction of any other outcome from Products and Services provided by Betero or any other third-party, financial institution, professional, professional services provider, authority, agency or body. Accordingly, the user releases Betero from any liability whatsoever for such reliance or usage of the platform, Site, Products and Services to the extent permitted by law. By using the Betero platform, the user agrees to be bound by this.

Risks

Capital at risk. Please seek independent professional advice before purchasing any Products and Services. You must understand the Products and Services you are purchasing before making any commitment to purchase or be involved with any Betero Products and Services.

Market volatility risk: Participants must be aware that cryptocurrency and tokens are extremely volatile and carry significant risk and financial risk. This can be impacted by events, rhetoric, understanding (or misunderstanding) for any or no reason and participants must ensure they are fully aware, accept and are able to deal with these risks, the volatility and the potential loss that may come as a direct or indirect result.

Blockchain risk: Blockchain system congestion may cause transactions to be processed late or be invalidated. The Betero team cannot be held accountable for any damage done by bugs, deficiencies or related problems to the underlying blockchain structure.

Transaction privacy leakage: Your personal information is required to distribute and control Betero tokens in the purchasers' electronic wallets. Beter tokens stored in the wallets may be changed or lost due to an internal or external factor such as attack from malicious code, software bugs, blockchain networks error, at the request of a regulator (only where required to do so by law will we provide such information and in all cases we will only ever provide the minimum amount of information required by law) and more.

Security vulnerabilities: The purchaser is responsible for taking appropriate measures in order to keep their wallet and Betero safe from malicious attacks. The Betero team encourages every purchaser to inform themselves about potential security risks that come with using blockchain products. Betero and the Betero Team will not be responsible for any breaches of security or security vulnerabilities for using, transferring or otherwise in relation to Betero.

E-Wallet compatibility risk: Participants must use an electronic wallet that is technically compatible with the Betero token to purchase or store Betero tokens or products. If a participant is using a different wallet, the participant may not be able to access the purchased Betero token and this may be lost. Betero and

the Betero Team will not be responsible and will not reimburse for any loss or loss of Betero as a result of such incompatibility or loss derived from such incompatibility.

2. Use of Betero Site

Betero is committed to providing a safe and positive experience to all users on the Site. To achieve this, Betero require all users to adhere to the following rules without exception when using and accessing information on the Betero Site.

Betero may provide you with access to a variety of custom and unique resources, information, products, monthly subscriptions and/or services (in all forms including credit rating information, structured products information, tools, industry and publicly available data, software, support services, data services and facilitation services and any other Products and Services that may from time to time be added or made available by Betero (collectively “Products and Services”). The Products and Services including any updates, enhancements, changes, new features, and/or the addition of any new properties or web properties, are subject to the Terms and are exclusively owned and controlled by Betero.

When using the Betero Site and the Products and Services, you must comply with all applicable laws, including the laws in your jurisdiction, those applicable to the Site, federal, state, jurisdictional, including the laws regarding the transmission and receipt of technical and personal data.

You also agree not to:

- Display, publicise, disseminate, send, receive, represent or store obscene or inappropriate content.
- Threaten, harass, stalk, defame, or defraud any person or entity.
- Violate copyright, trademark, or other applicable intellectual property laws.
- Advertise, promote, endorse, or market, directly or indirectly, any third-party commercial products, services, solutions, or other technologies.
- Attempt to collect, store, or publish personally identifiable information (a) without the owner’s knowledge and consent or (b) illegal, offensive or obscene or (c) of a minor under in any circumstances.
- Distribute unwanted, unsolicited, or harassing email or other messages, promotions, advertising, or solicitations (“spam”).
- Send deceptive or false source-identifying information, including “spoofing”, “phishing” or any other unreliable information.
- Access or use any application, system, service, tool, data, financial, account, network, or content without authorisation or for unintended purposes.
- Disable, disrupt, circumvent, interfere with, or otherwise violate the security of the Site or users on the Site.

- Attack, abuse, interfere with, intercept, disrupt, or exploit any users, systems, or services, regardless of how accomplished these are and notwithstanding anything to the contrary in these Terms, including but not limited to Denial of Service (DoS), crawling, spamming, using bots or scripts, or distributing malware (such as viruses, Trojan horses, worms, spyware, or adware).
- Engage in or promote any illegal or criminal activity such as, but not limited to, child pornography, gambling, or piracy.
- Authorise, permit, enable, induce, or encourage any third party to do any of the above.

If you violate these Terms, your access to the Site and our Products and Services may be terminated immediately and without notice and where applicable, relevant legal and regulatory authorities will be informed and where appropriate legal action taken.

3. Privacy

Betero's Privacy Policy, describes how Betero will protect your privacy and handle your personal information (where applicable) when using the Betero Site, Products and Services. By using the Site, Products and Services you agree that Betero can use such information in accordance with Betero's policies. Please see our Privacy Policy for further information.

4. User Accounts and Profiles

To access certain services or features on the Site, you may be required to create an account, profile, and access the online platform. Betero may also offer access to certain Products and Services, content providers, publicly available and collated information, upgrades and features of the Site to you which may incur a fee. In such situations, or when using other Betero Products and Services as part of the Site, additional Betero terms or requirements may be applicable, and those additional terms become part of your agreement with Betero. In the event of any conflict between such additional terms and these Terms, the additional terms will control.

If any Products and Services on the Site requires you to open an account or create a user profile, the information you provide must be truthful, and accurate. User accounts, profiles, usernames, and passwords are associated with one individual only and you agree that you will never allow access by another person or entity at any time and to never access the account, profile, username, or password of another person or entity at any time. You must notify Betero immediately of any unauthorised use of your account or of any other breach of security that you are or should reasonably be aware of.

Betero may, in our sole discretion, (i) reject or remove anything you post or publish, (ii) restrict, suspend, or terminate your access to any or all of the Site and Products and Services (in accordance with these Terms), or (iii) cease to provide and maintain the Site and Products and Services, at any time, for any or no reason, with or without prior notice, and without any liability on Betero or our third-party suppliers or, where applicable, their suppliers (in accordance with these Terms). Upon doing so, Betero may retain or delete any information or content that you have provided or saved in accordance with applicable laws and our Privacy Policy.

5. Our Site Content

5.1 General content

The Betero Site contains content owned, operated, licenced, and/or controlled by Betero and is protected by copyright, trademark, trade secret, or other proprietary rights ("Site Content"). Betero or its licensors retain all rights in such Site Content as it pertains to the Site. Betero grants you a limited, revocable, non-sublicensable right to view the Site Content solely for your internal use of the Site. Additionally, certain Site Content may include, but is not limited to, icons, interactive design software, photographs, white papers, product documentation and information, technology overviews, video and guidance content, social media content and implementation guides. These materials may be used under limited circumstances in strict accordance with our Policies and in all circumstances are for reference purposes only. The Site Content is not intended to be a recommendation and does not provide any advice (financial, legal, professional, tax or advisory) or recommendations on Products and Services or the usage of such Products and Services.

The trademarks, logos, and service marks ("Marks") displayed on the Betero Site and on the Products and Services are the property of Betero or other third parties connected to Betero. Betero is a registered trademark of Betero and/or its affiliates. You are not permitted to use any Marks without the prior written consent of Betero or the third-party that owns the Mark. Any such consent provided may be revoked at anytime without reason by Betero, notwithstanding any agreement to the contrary.

5.2 Ratings

Ratings and all other information on the Site may be used entirely at a user's own risk. Credit ratings assigned by Betero represent statements of opinion only, on the capacity and willingness of an entity or the capacity of a transaction to make all required interest and principal payments on a given obligation in a timely manner.

Betero also assigns non-credit ratings which are identified by their definition and the use of specific modifiers and/or rating scales. Where Betero assigns solicited and unsolicited ratings, these are clearly distinguished as being solicited or unsolicited.

Betero provides to the entity that is being rated or whose financial commitments are being rated (the "issuer") the documents that substantiate the rating to be attributed; this entity is thus given the opportunity to clarify or correct factual details. Betero also grants the issuer the possibility of appealing a rating accorded by Betero provided this appeal is supported on additional reliable information that has not been considered in the original rating.

Any rating does not: (i) consider individual users' personal objectives, financial situations or needs; or (ii) constitute financial or investment advice or a recommendation or offer or solicitation to buy or sell any investments that may be mentioned and is only one of the factors that investors may or may need to consider in reaching a decision about the rated entity. The ratings are not intended for use by any person as a benchmark as that term is defined for regulatory purposes and must not be used in any way that could result in them being considered a benchmark.

Throughout the entire period during which ratings are valid, Betero mBeterotors (in accordance with our Privacy policy) the issuer's performance via public sources and information provided by the issuer/sponsor and, if a material development occurs, Betero may bring forward the date of review unless stated to be a point in time rating.

Ratings are assigned based on information collected from a wide variety of sources which Betero believes to be reliable including from the entity being rated or whose financial commitments are subject to rating. Betero has measures that aim to ensure transparency, credibility, and independence and also that the

rating classifications are not influenced by conflicts of interest. Furthermore, Betero has measures aimed to ensure that, to the extent available in the circumstances, it has obtained reasonable verification of the information it uses in assigning a rating and that such information is from reliable sources. Notwithstanding the foregoing, if Betero is not satisfied with the quality of the information, it receives it will decline to assign the rating and reserves the right to do so. The according of a rating should not be viewed as a guarantee of the accuracy, completeness, or timeliness of the information relied on in connection with the rating or the results obtained from the use of such information.

Ratings are inherently forward-looking and embody assumptions and predictions about future events that by their nature cannot be verified as facts and additionally may be affected by future events or conditions that were not anticipated, are outside the control of the economy, company, and Betero at the time a rating was issued or confirmed. Betero maintains editorial control of its publications relating to ratings assigned, and reserves the right at any time to modify, remove or discontinue these ratings or their outlooks;

the assignment, publication, or dissemination of a rating by Betero shall not constitute consent by Betero to be named as an expert, advisor or otherwise in connection with any registration statement or prospectus filed under the United States securities laws, the Financial Services and Markets Act of 2000 of Great Britain, or the securities laws of any applicable jurisdiction.

5.3 Software, Products and Services Content

Software, Products and Services, in both source, tangible and binary forms, sample code, APIs, SDKs, software (and where applicable hardware) associated documentation, data, Products and Services designs, logos, manuals and technical specifications, survey reports, and all other related materials (collectively, "Software and Services Content") may be available for download or on request through other means on certain parts of the Site. Betero or its licensors own and retain all rights in such Software, Products and Services Content, including all applicable intellectual property and copy rights. Nothing in these Terms grants any right or licence to use, pass-off as, distribute, copy, imitate, amend, edit, rework, or resell the Software, Products, and Services.

6. Your Content

Betero do not claim any ownership rights in any text, files, images, photos, data (financial, statistical or any other form), video, sounds, software, works of authorship, or other materials that you upload and subsequently download or otherwise provide to our Site or to the Products and Services themselves (collectively, "User Content") unless it originally came from Betero or our Site. However, you grant to Betero a worldwide, royalty-free, sublicensable, perpetual, irrevocable licence to use, modify and securely store User Content for the limited purpose of providing the Site and all related Products and Services as provided and updated from time to time.

You cannot post, modify, distribute, or reproduce in any way copyrighted or other proprietary materials without obtaining the prior written consent of the copyright owner of such materials. Betero may terminate an account and/or deny access to any user who has or is alleged to have infringed the copyright, trademark, patent, or proprietary rights of another individual or company.

Please do not submit any confidential or private information to or through Products and Services and in any event, if you do and/or where it relates to you, you do so at your own risk and agree that Betero will have no direct or indirect liability as a result of any such disclosure or consequences thereof including enforcement, financial and legal implications.

If you provide Betero with any feedback or ideas, you authorise Betero to use your feedback for any purpose, without any restriction, licence requirement, objection, or limitation (including on the use of and length of time of such usage).

If you believe that your copyright or other rights have been infringed, please provide written notice with the following information to compliance@Beteroratings.com. Betero will not be able to assist with any other copyright or other right infringement that is not directly on our site, networks or other repositories (including any tangible usage of such copyrighted information):

- A description of the copyrighted work or other work that you claim has been infringed
- A description of where the material that you claim is infringing is located on our sites, networks or other repositories
- Your address, telephone number, and email address
- A written statement by you that you have a good faith belief (and reasonable) that the disputed use is not authorised by the copyright owner, its agent, or the law
- Evidence of your ownership of such copyright.

If the disputed materials were posted by a third party identifiable through reasonable efforts, Betero will try to provide notice to that third party. If the third party responds, Betero will provide you with the information so that you may take any other steps you may consider appropriate, Betero will not be involved other than with the facilitation of this initial response from a third party and in any event, will not be held responsible, accountable or liable for any response or failure to respond or any consequences resulting from the copyright dispute, allegation or usage.

7. Charges, Cancellation and Refunds (if applicable)

7.1 Charges

You agree that, if applicable to any Products or Services, Betero may charge you (directly or through our third-party service providers) all amounts due and owing for any Products and Services, including taxes and service fees, third-party provider and consultant fees, set up fees, subscription fees, or any other fee or charge associated with the Products and Services you agree to buy or obtain from Betero.

7.2 Changes to charges

Betero may change prices at any time, including changing from a free or paid Product or Service and charging for Products and Services that were previously offered free of charge or offering Products and Services that were previously for a charge for free. Betero will provide you with prior notice of any changes.

7.3 Cancellation

You may cancel your Products and Services by providing written notice to Betero in accordance with the applicable agreement relating to the Products and Services.

7.4 Refunds

If applicable, our refund policy will be provided in accordance with the applicable agreement relating to the Products and Services you purchase.

8. Prices and availability

Some of the Products and Services featured on the Site are displayed for promotional purposes only and may not be available for access or purchase through the Site. All Products and Services offered for access or purchase on the Site are subject to availability. Betero has no obligation to ensure such availability and will not be held directly or indirectly accountable, liable or required to compensate in any form, where there is no such availability or accessibility to the Products and Services. The prices stated for such Products and Services are subject to change without notice. Any Betero publication may include technical inaccuracies or typographical errors. Betero shall not be held responsible for any pricing, typographical, or other errors in such publications. Changes may be periodically made to these publications. These changes will be incorporated in new editions of these publications. Betero may make improvements and/or changes in the Products and Services and/or the programs described in these publications at any time without notice.

9. Promotional offers

All promotional offers made on the Site are limited to purchases made from Betero and its participating authorised dealers and are subject to the conditions of the offer. Purchases must be made during the specified promotional period to qualify; separate terms may be provided for any promotional offers.

10. Order acceptance

We reserve the right, at our sole discretion, to cancel or refuse any request to access or order for any reason at any stage of the online process, including after an account has been created or an order has been submitted and whether or not the account access or order has been granted or confirmed. Unless otherwise agreed to by Betero, payment must be received by Betero prior to acceptance of an order. Some situations that may result in cancellation include limitations on quantities available for access, purchase, inaccuracies or errors in Products and Services or pricing information, or problems identified by our credit and fraud avoidance procedures and teams. We may also require additional verifications or information before accepting any order. We will attempt to contact you if all or any portion of your order is cancelled or modified, or if additional information is required to accept your order.

11. Resale

Access and/or purchases made on the Site are intended for end users only. Products and Services provided and/or sold through the Site are not authorised for resale or export. The resale of or offer to sell new Betero Products and Services without the authority of Betero is an infringement of Betero and our suppliers intellectual property rights.

12. Termination

- If you fail to comply with any of the terms contained in these Terms and Conditions, Betero may terminate your account and/or agreement.
- If in Betero's reasonable opinion you do anything to jeopardise the operation of the Products and Services.
- If you permit the use of the Products and Services for illegal purposes.

13. Troubleshooting Technical Issues

For technical issues and troubleshooting with your Products and Services, please visit contact

15. Telephone communications

Telephone communications with us, including calls with any of our agents or independent contractors, may be recorded and mBeterotored. You expressly consent, on behalf of yourself and other users of your phone number, to being mBeterotored or recorded. By providing us with a phone number (including mobile) as your contact number, you expressly authorise us to contact you regarding your account for non-telemarketing communications, via text message, communication service or telephone, including (where applicable) the use of pre-recorded or auto-dialled calls, using that number.

16. Disclaimers, Intellectual Property and Limitations of Liability

Except as expressly permitted and agreed by Betero, nothing in these Terms or the Products and Services supplied to any customer, client or third-party shall, by any means including by sale, transfer, completion, implication, estoppel, or otherwise, confer, provide, transfer, gift, relinquish, give rise to or otherwise any licence or right to any trade secret, patent, trademark, copyright (designs), design (including unique client and customer Products and Services designs) or other intellectual property right owned, created, controlled or produced by Betero or any third-party providing services to Betero. This clause will last indefinitely on all Products and Services and in any event, for as long as applicable law permits.

16.1 Intellectual Property

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16.2 Limitations of Liability

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You are solely responsible for maintaining the confidentiality of your account, registration, and password information. Betero will not be liable for any harm caused directly or indirectly by, or related to, the theft or misappropriation of your username or password, disclosure of your username or password, or your authorisation of anyone else to use your username or password. Betero may change the programs, Products and Services mentioned at any time without notice. Mention of non-Betero products or services is for informational purposes only and constitutes neither an endorsement nor a recommendation.

The Site and all information on the Site are subject to applicable local laws and may also be subject to the laws of the country where you reside or access the Betero Site and Services. Betero reserve the right to investigate and take appropriate action against anyone who, in Betero's sole discretion, is suspected of violating any applicable law, including, without limitation, reporting you to any regulatory and law enforcement authorities.

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THE TOTAL AGGREGATE LIABILITY WILL NOT EXCEED THE TOTAL AMOUNTS PAID TO Betero BY YOU UNDER ANY AGREEMENT IN WHICH THE CLAIM OR CLAIMS ARE MADE, OR £5000 (INCLUDING ALL FEES) WHICHEVER IS THE LOWER AMOUNT.

WHERE YOU DEAL AS A CONSUMER WITH Betero, NOTHING IN THE AGREEMENT OR TERMS AND CONDITIONS WILL AFFECT YOUR STATUTORY RIGHTS.

Betero SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, OR INCIDENTAL DAMAGES INCLUDING, WITHOUT LIMITATION, LOST PROFITS OR REVENUES, COSTS OF REPLACEMENT GOODS, OR LOSS OR DAMAGE TO DATA ARISING OUT OF THE USE OR INABILITY TO USE THIS SITE OR ANY RELATED SERVICES OR CONTENT, OR DAMAGES RESULTING FROM USE OF OR RELIANCE ON THE INFORMATION PRESENT, EVEN IF Betero HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH LIABILITY OR DAMAGES. FURTHERMORE, Betero WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL OR INDICENDTAL DAMAGE OR DAMAGES CAUSED BY THE USE OF SERVICES (OR PRODUCTS), SUCH USAGE IS THE SOLE RESPONSIBILITY OF THE CUSTOMER OR THIRD-PARTY AND Betero EXPLICITLY DISCLAIMS ALL RESPONSIBILITY AND LIABILITY TO THE EXTENT PERMITTED BY LAW.

YOU AGREE TO INDEMNIFY Betero FOR ANY LOSS OR DAMAGE THAT MAY BE INCURRED BY Betero, INCLUDING WITHOUT LIMITATION LEGAL FEES, ARISING FROM ANY BREACH BY YOU OF ANY WARRANTY OR OTHER TERM HEREIN OR YOUR MISUSE OF ANY MATERIAL OR INFORMATION OBTAINED THROUGH THE SITE. YOU FURTHER UNDERTAKE TO INDEMNIFY Betero FOR ALL LOSS OR DAMAGE INCURRED BY Betero IN RELATION TO ANY THIRD-PARTY CLAIM AGAINST Betero FOR INFRINGEMENT OF INTELLECTUAL PROPERTY RIGHTS ARISING IN RELATION TO YOUR PROVISION OF MATERIALS TO THE SITE.

Betero DOES NOT GUARANTEE AND DOES NOT PROMISE ANY SPECIFIC RESULTS OR USAGE FROM USE OF THE SITE OR ANY RELATED PRODUCTS AND SERVICES OR CONTENT.

17. About Our Terms

Betero reserve the right to change these Terms from time to time at our sole discretion. It is your responsibility to check this page periodically for any updates.

- 17.1 Governance: These Terms are governed by the laws of England and Wales, excluding any conflict of laws rules or principles.
- 17.2 Agreement: By accepting these terms you agree to be bound by the Terms and Conditions in full.