

## USER AGREEMENT

This User Agreement is a public offer and defines the terms of use of the ALGA Ecosystem services (existing and created in the future) of the ALGA Ecosystem website, available at <http://www.alga.finance/> (hereinafter - the Site), by any Internet users viewing the Site (hereinafter - Site Users).

This User Agreement shall be equivalent to a written contract. By accepting this User Agreement, the User expresses its full and unconditional consent to all its terms and conditions. In case of disagreement with these terms, the User shall leave the Site.

### 1. General provisions

1. This User Agreement shall come into force from the moment it is posted on the Site and shall apply to all information posted on the Site on the Internet.
2. The User accepts the terms of this User Agreement in its entirety by clicking the Confirm View button of this User Agreement. The user confirms his familiarity and consent to the use of cookies.
3. ALGA Ecosystem grants the User a non-exclusive, personal and non-transferable right to use ALGA Ecosystem services on a personal computer or other device of the User that has access to the Internet to obtain services available on the ALGA Ecosystem platform in accordance with the terms contained in the Agreement.
4. ALGA Ecosystem services are not intended for use by persons under 18 years of age or by persons accessing or using ALGA Ecosystem services in countries where this activity is illegal. ALGA Ecosystem is not able to verify the legality of using the platform in each state jurisdiction, therefore, determining the use of ALGA Ecosystem services is the legal responsibility of the User
5. The user confirms that he is an adult (18 years and older) or has reached the age of majority in accordance with the jurisdiction of the country in which he lives. The user gained access to ALGA Ecosystem services from the jurisdiction in which this is permitted by law. The user is not included in the US or EU sanctions lists or in the lists for monitoring the financing of terrorism.
6. The ALGA Ecosystem Team is the sole holder of all rights to the Service and the source code, organization, structure and architecture of the Site, including copyrights, trade secrets, intellectual property and other rights. The User may not: copy, create derivative works, distribute, publish, reconstruct, decompile, modify or translate the ALGA Ecosystem Site, or use the ALGA Ecosystem Services in any way prohibited by the laws of countries defined by the term "Unauthorized Use."

7. ALGA Ecosystem reserves any implied other rights that are not expressly granted to the User under this Agreement and retains the rights and legitimate interests in relation to the Service. User agrees that it is solely responsible for any damage, cost or expense arising out of or in connection with any Unauthorized Use.

8. Terms "ALGA Ecosystem," "ALGA," "ALGA banking," "ALGA invest," "ALGA market," "ALGA education," "ALGA health," "ALGA ecology," "ALGA consulting," "ALGA development" Web content hosted on the ALGA Ecosystem platform, including images, photos, graphics, video, audio and text (Site Content) is owned by ALGA Ecosystem and copyrighted. The User hereby confirms that using ALGA Ecosystem services, does not receive any rights to the Site Content. User may not use Site Content and/or Trademarks without the prior written consent of ALGA Ecosystem.

## **2. Obligations of the User**

1. ALGA Ecosystem is not liable and has no direct or indirect liability to the User for any possible or consequential loss, related to any content of the Site, registration of rights and information about such registration, available on the Site or obtained through external sites or resources or other contacts of the User, which he has entered using information posted on the Site or links to external resources.

2. ALGA Ecosystem disclaims any warranty, express or implied, in connection with the services that are provided on ALGA Ecosystem services due to the instability of the cryptocurrency market.

3. Regardless of the maximum effort of the ALGA Ecosystem team, ALGA Ecosystem does not guarantee that the service will be continuous, timely or error-free.

## **3. Terms of Use of the Service**

User agrees to the rules of the Service provided and described on the ALGA Ecosystem website. ALGA Ecosystem reserves full authority to start, maintain and close the ALGA Ecosystem Service. The decision of the ALGA Ecosystem team regarding any use of the ALGA Ecosystem platform is final and not subject to revision.

## **4. Risks and Guarantees**

1. The cryptocurrency market involves the risk of loss of cryptocurrencies and other valuable funds, therefore ALGA Ecosystem is not liable to the User for any loss of funds.

2. The user uses ALGA Ecosystem services at his own discretion and risk.



3. The user is solely responsible for paying taxes that can be levied on the purchase/sale of cryptocurrencies that were made using the ALGA Ecosystem services.

4. Blockchain networks (Binance Smart Chain, Ethereum), Internet access services necessary for access to ALGA Ecosystem services are completely uncontrolled by the ALGA Ecosystem team. ALGA Ecosystem is not responsible for any disruption, slow operation or bandwidth limitations and other deficiencies of blockchain or Internet networks.

5. The user guarantees that if an error is detected that could result in a loss of funds on the ALGA Ecosystem platform, he must notify ALGA Ecosystem at [algasystem2021@gmail.com](mailto:algasystem2021@gmail.com) in a timely manner. Any attempt by the User to use such error for unlawful financial gain is strictly prohibited by this Agreement. ALGA Ecosystem reserves the right to hold accountable to the full extent of the law anyone who uses or attempts to use ALGA Ecosystem services in illegal ways.

## **5. Prohibited use**

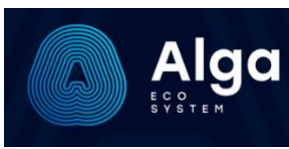
Prior to using ALGA Ecosystem Services, the User represents, warrants, undertakes and agrees to:

1. ALGA Ecosystem Services are intended solely for personal use by the User. It is forbidden to create multiple accounts for the purpose of collusion or abuse of services.

2. If an error is found in the program logic and/or source code, it constitutes a Prohibited Use and a material breach of this Agreement. Any funds that the User may misappropriate in case of errors of ALGA Ecosystem services are considered invalid and without restrictions are the direct property of ALGA Ecosystem.

3. Users residing in the United States, Iran, Venezuela or any other jurisdiction in which the use of ALGA Ecosystem (Prohibited Jurisdictions) services is prohibited by law are not allowed to use ALGA Ecosystem services. These restrictions apply to residents and nationals of other countries in the Prohibited Jurisdiction. Any attempt to circumvent these restrictions is in breach of this Agreement.

Cryptocurrency funds of the User located in the Prohibited Jurisdiction on ALGA Ecosystem services are invalid and can be confiscated or returned to the User by decision of the ALGA Ecosystem command.



## 6. KYC

1. ALGA Ecosystem is a decentralized autonomous organization (DAO) that creates products for entering new markets within the framework of the traditional and digital economy. As a company engaged in the preparation and implementation of new, innovative and environmental projects, ALGA Ecosystem does not provide KYC by default, but provides such tools for payment and exchange services operating on the site of ALGA Ecosystem
2. ALGA Ecosystem reserves the right to request any KYC documentation at any time to identify and locate the User. ALGA Ecosystem reserves the right to limit service until the identity is sufficiently established.
3. ALGA Ecosystem reserves the right to block all funds of the User if involvement in the violation of anti-money laundering (AML) and anti-terrorist financing (CFT) laws is established.
4. ALGA Ecosystem explicitly prohibits the use of services for any form of illegal activity, including money laundering, terrorist financing or violation of other sanctions, in accordance with the laws of various jurisdictions. ALGA Ecosystem services are not offered to individuals and legal entities included in the US, EU sanctions lists or other sanctions surveillance lists. The user ensures that he is not included in any of these lists.

## 7. Other conditions

1. ALGA Ecosystem may unilaterally change the terms of this User Agreement at any time. Such changes will take effect as soon as a new version of the User Agreement is posted on the site. If the User does not agree with the changes made, he shall leave the Site and stop using the materials and services of the Site.
2. This Agreement represents the full understanding and consent between User and ALGA Ecosystem with respect to the services provided.

## 8. Cryptocurrency

**The cost of ALGA can be both large and small quantitative cost, depending on the conditions and conjuncture of the cryptocurrency market.**

**The user guarantees and understands that he knows the volatile nature of the cryptocurrency market and acquires ALGA without harm from any losses or damage caused by volatility.**