

# TERMS AND CONDITIONS

Last Updated: May 16, 2025

## 1. INTRODUCTION

Welcome to Keynes Investments ("we," "our," or "us"). These Terms and Conditions ("Terms") govern your access to and use of the Keynes Investments website, mobile application, and services (collectively, the "Services").

By accessing or using our Services, you agree to be bound by these Terms. If you do not agree to these Terms, please do not use our Services.

## 2. ELIGIBILITY

You must be at least 18 years old and capable of forming a legally binding contract to use our Services. By using our Services, you represent and warrant that you meet these requirements.

## 3. ACCOUNT REGISTRATION

### 3.1 Account Creation

To access certain features of our Services, you may need to register for an account. When registering, you agree to provide accurate, current, and complete information and to update this information to maintain its accuracy.

### 3.2 Account Security

You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account. You agree to notify us immediately of any unauthorized use of your account or any other breach of security.

## 4. INVESTMENT INFORMATION AND ADVISORY SERVICES

## 4.1 Not Financial Advice

The information provided through our Services is for informational and educational purposes only and should not be construed as financial advice. We do not provide personalized investment recommendations unless explicitly stated as part of a premium advisory service.

## 4.2 Investment Risks

All investments involve risk, including the possible loss of principal. Past performance is not indicative of future results. You acknowledge that you have read and understand our risk disclosures.

## 4.3 Third-Party Content

Our Services may include content from third-party sources. We do not endorse or guarantee the accuracy of any third-party content.

# 5. SUBSCRIPTION SERVICES

## 5.1 Fees and Payment

If you subscribe to our premium services, you agree to pay all fees associated with the service. Fees are non-refundable except as required by law or as explicitly stated in these Terms.

## 5.2 Subscription Term and Renewal

Subscriptions automatically renew for the same subscription period unless canceled before the renewal date. You may cancel your subscription at any time through your account settings.

## 5.3 Changes to Fees

We reserve the right to modify our fees at any time. Any fee changes will be communicated to you in advance and will apply to the next billing cycle.

# 6. INTELLECTUAL PROPERTY

## 6.1 Our Intellectual Property

All content on our Services, including but not limited to text, graphics, logos, icons, images, audio clips, digital downloads, and software, is the property of Keynes Investments or its content suppliers and is protected by international copyright, trademark, and other intellectual property laws.

## 6.2 Limited License

We grant you a limited, non-exclusive, non-transferable license to access and use our Services for your personal, non-commercial use.

## 6.3 Restrictions

You may not:

- Modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information obtained from our Services
- Use our Services for any commercial purpose without our prior written consent
- Access or attempt to access any systems or servers on which our Services are hosted or modify or alter our Services in any way
- Engage in any data mining, data harvesting, data extracting, or any other similar activity in relation to our Services

## 7. USER CONDUCT

When using our Services, you agree not to:

- Violate any applicable laws or regulations
- Infringe upon the rights of others
- Post or transmit any content that is unlawful, threatening, abusive, defamatory, obscene, or invasive of privacy
- Upload or transmit viruses or any other malicious code
- Attempt to gain unauthorized access to any portion of our Services
- Use our Services in any manner that could damage, disable, overburden, or impair our Services

## 8. TERMINATION

## 8.1 Termination by You

You may terminate your account at any time by following the instructions on our Services or by contacting us directly.

## 8.2 Termination by Us

We reserve the right to terminate or suspend your account and access to our Services at our sole discretion, without notice, for conduct that we believe violates these Terms or is harmful to other users, us, or third parties, or for any other reason.

# 9. DISCLAIMER OF WARRANTIES

OUR SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

WE DO NOT WARRANT THAT OUR SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, OR THAT DEFECTS, IF ANY, WILL BE CORRECTED.

# 10. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL KEYNES INVESTMENTS, ITS OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE FOR ANY INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OF OUR SERVICES, WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE.

OUR TOTAL LIABILITY FOR ALL CLAIMS ARISING FROM OR RELATING TO THESE TERMS OR OUR SERVICES SHALL BE LIMITED TO THE GREATER OF (A) THE TOTAL AMOUNT PAID BY YOU TO US DURING THE SIX (6) MONTHS PRIOR TO THE CLAIM OR (B) \$100.

# 11. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless Keynes Investments and its officers, directors, employees, agents, and affiliates from and against any and all claims,

liabilities, damages, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising from:

- Your use of our Services
- Your violation of these Terms
- Your violation of any rights of a third party
- Your violation of any applicable laws or regulations

## 12. CHANGES TO TERMS

We reserve the right to modify these Terms at any time. Any changes to these Terms will be posted on this page with a revised "Last Updated" date. Your continued use of our Services after any such changes constitutes your acceptance of the new Terms.

## 13. GOVERNING LAW AND DISPUTE RESOLUTION

### 13.1 Governing Law

These Terms shall be governed by and construed in accordance with the laws of [Jurisdiction], without regard to its conflict of law provisions.

### 13.2 Dispute Resolution

Any dispute arising out of or relating to these Terms or our Services shall be resolved through binding arbitration in accordance with the rules of the American Arbitration Association. The arbitration shall take place in [City, State/Country].

### 13.3 Class Action Waiver

YOU AGREE THAT ANY DISPUTE RESOLUTION PROCEEDINGS WILL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTION.

## 14. SEVERABILITY

If any provision of these Terms is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that these Terms shall otherwise remain in full force and effect and enforceable.

## 15. ENTIRE AGREEMENT

These Terms constitute the entire agreement between you and Keynes Investments regarding our Services and supersede all prior and contemporaneous agreements, proposals, or representations, written or oral, concerning their subject matter.

## 16. CONTACT INFORMATION

If you have any questions about these Terms, please contact us at:

Keynes Investments Email: Address: