

User Agreement

This User Agreement (the Agreement) regulates the relations between the company PayCash FZC LLC (hereinafter the Company) on the one hand and the user of the Company Service. The Company Service is not a mass medium.

By using the Company Service in any way, you agree to the terms of this Agreement.

In case you do not agree with the terms of this Agreement, do not use the Company Service!

Subject of the Agreement:

The Company gives the user the right to place on its servers the following types of information:

- text information
- video
- links to materials posted on other sites.

Rights and obligations of the parties.

1. Who can use the Company Service.

You can use the Company Service only on the condition that you agree to enter into this legally binding Agreement and are not deprived of the right to use the Company Service in accordance with any provisions of the laws of your relevant jurisdiction. Additionally, to use the Company Service you have to reach the age of 18 years of age.

By accepting these Terms and commencing the use of the Company Service on behalf of any organization, government body or other legal entity or similar entity, you represent and warrant that you have the proper authority to express the consent to these Terms and Conditions of Service, which will be legally binding for such legal entity, in which case the expression "you" and "your" as used in these terms of Company Service, will be implied such an entity.

The expression "we" and "our" as used in these terms of Company Service, will be implied such a Company.

2. Privacy.

Our Privacy policy governs our treatment of the personal information that you provide to us when using the Company Service. You understand that through your use of the Service, you consent to the collection and use (in accordance with the Privacy Policy) of this information, including the transfer of this information in accordance with applicable legislation of your jurisdiction to the United States, Ireland, and / or other countries for storage, handling and use by the Company and its affiliated persons.

3. In-Service Content.

When using the Company Service you are responsible for all Content that you place on the Company Service and are obliged to comply with any and all applicable laws, societal norms and rules. You should only provide such Content for which you agree that it will be made available to the public.

You may use any Content or materials published through the Company Service or received by you in using via the Company Service, at your own risk. We do not endorse, not support or guarantee the completeness, truthfulness, loyalty or reliability of any information or communications provided to you via the Company Service, nor does it confirm any opinions expressed via the Company Service and does not say this.

The company shall use reasonable efforts to screen the Service for offensive or otherwise undesirable content, however you understand that by using the Company Service you still may encounter information that you will find offensive, harmful, misleading or otherwise objectionable, or some of the publications that are marked incorrectly or otherwise misleading.

We ask you to report all cases when you encounter such information to our support service which will investigate your report and, if information is indeed found to be of undesired nature, shall be removed from the service immediately.

All responsibility for the Content published via the Company's service rests with the Content creator. The company shall not bear any responsibility for the actions of Content creators.

We also reserve the right to remove information posted through the Company Service that violates the conditions of this Agreement, including, for example, infringement of copyright or trademark rights, impersonating others, unlawful behavior or harassment. If you believe that your Content has been copied, and while such copying constitutes copyright infringement, please inform us via our customer service.

A user's posting of information listed as undesirable in the section «General rules» herein will result in removal of such information by our support team and a lifetime ban of this user from our service. See more details in the respective section herein.

Your rights and the granting of rights to Content.

You retain the rights to all the information that is sent, posted or displayed by via the Company Service.

By submitting, posting or displaying for viewing any information via the Company Service, you grant us a global non-exclusive royalty-free license for the materials contained in such information (hereinafter the Content), with the right to sublicense, to use, copy, reproduce, process, adapt, modify, publish, transmit, display and distribute such Content by any means and any dissemination methods (known now or those that might be developed in the future). This license gives us the right to make your Content accessible to other users anywhere in the world and to give you similar access to the Content of other users via the Company Service. You agree that this license includes the Company's` right to use such Content for the purpose of its current active is, development of the Company Service and their improvement. The Company shall also have the right to make the Content provided to it via the Company Service, available to other companies, organizations or individuals for the acquisition, transmission, distribution or publication of such Content by other means and in other services in accordance with the terms of use of such Content. This additional use of the Content by the Company or other companies, organizations or persons does not provide for compensation to you for the Content posted, published, transmitted or otherwise provided by you in using the Company Service.

The Company has asset of rules governing the order of interaction of ecosystem partners with your Content on the Company Service. These rules are constantly improved and are designed to protect your rights in an open ecosystem. You understand that we may modify or adapt your Content to the extent of its distribution, acquisition, publication or transmission of us and our partners, and / or make changes to your Content to ensure that it meets the requirements of the various means of disseminating information.

The fact of publishing of any Content by you on the Company Service means that you represent and warrant that you have or you have obtained all necessary rights, licenses, consents, permissions, powers and / or the authority necessary to grant the rights hereunder to any Content that you submit to the Company Service, post or display in our Company Service or through the Company Service. You agree that the Content will not contain materials that are subject to copyright or other proprietary rights, unless you have the necessary authorization or you otherwise have qualified for placement of materials and the provision to the Company of license as described above.

Use of the Service.

Please refer to Company Service usage rules that are part of the User Agreement and which is described in detail, it is prohibited when using Company Service. You may use the Company Service only in accordance with this Agreement and the usage rules and in accordance with all applicable laws, rules and regulations.

The Company Service is constantly evolving. Therefore, the mode of provision of Company Service and their composition may change from time to time, at our discretion. We may stop (permanently or temporarily) providing the Company Service (or any features of the Company Service) to you only or to all users. We also reserve the right to impose restrictions on the use and storage at our sole discretion at any time. We may remove or refuse to distribute Content using the Company Service, suspend or terminate the provision of Company Service to users and to recover usernames without liability to you.

By accessing the Company Service and its capabilities, you agree that the Company, its ISVs and partners can advertise on the Company Service or in connection with the display of Content or information from the Company Service provided by you or by other users.

You also agree not to use the Company Service improperly, for example, by disrupting their work or by accessing them in a manner different from the interface and the instructions that we provide. When accessing the Company Service and its use it is prohibited to: (i) access, interfere with, or use nonpublic (closed) areas of Company Service, computer systems of the Company any technical information exchange systems of the Company's suppliers; (ii) to investigate the vulnerability scan or test any system or network, or breach or circumvent any security or authentication; (iii) access, look for opportunities to access or select access to the Company Service by any means (automated and non-automated), in addition to the services we published interfaces provided by the Company (and only in accordance with the applicable terms and conditions), except when you It has a special permit, drawn up by a separate agreement with Company (NOTE: indexing the Company Service by search robot is allowed if it is carried out in accordance with a robots.txt file, but Service web-scraping without written consent of the Company is expressly prohibited); (iv) forge headers TCP / IP packet or any part of the header information in any e-mail or post, or use the Company Service in any way to send altered, deceptive or false information about the source distribution; or (v) interfere with or block (or take such attempts) access by any user, host or network, in particular by sending a virus, overloading, flooding, spamming, bombing email Company Service or develop scenarios of Content creation in such a way as to prevent use of the Company Service or to create excessive burden for it.

We also reserve the right to open, read, preserve, and disclose any information as necessary to: (i) compliance with applicable laws, regulations, litigation or government; (ii) the application of these Terms, including investigation of potential violations; (iii) the detection, prevention or otherwise anti-fraud and security violation of technical problems; (iv) respond to user support requests; or (v) protect the rights, property or safety of the Company, users of Company Service and other third parties. The Company can not disclose personal information to third parties, except as otherwise provided in our Privacy Policy.

When using the Company Service development functions. To reproduce, modify, create derivative data, distribution, sale, transfer, publicly display, publicly perform, broadcast, or otherwise use the Company Service or Content by using the Company Service you must use the interface and the instructions given by us, except for cases provided for in the in this Agreement and Company Service usage rules.

Usage of advertising features of the Company Service requires consent of the Company.

A commission may be charged for the usage of the Company Service according to the schedule attached to this Agreement as Schedule 1.

General rules.

We consider a number of factors will or won't this material be removed, but there are some general rules to be followed by each user of the Company's Service, the categories used in description of said rules are defined by the applicable legislation of the user.

Do not post anything that can be attributed to the categories listed below.

- Pornography or graphic sex acts. This category includes sexual intercourse, masturbation and nudity with sexual overtones. Nudes depicted in artistic or educational purposes or in connection with their coverage of some events may be allowed. Child pornography is prohibited in any form.
- Promotion and image of violence or materials shocking nature. We understand that in some cases, the materials may be of shocking nature and may still be placed on the Company Service, so we may permit their dissemination.
- Propaganda, image or calls to commit suicide or self-harm. If we receive a complaint that the user is threatening to commit suicide or inflict selfharm, we can take a number of actions to help him, like to address to that person and offer contact information psychological support services.
- Illegal activity or aiding illegal actions. We ask our users to confirm that they agree to comply with all local laws that govern the behavior of the Internet and the arrangement acceptable materials.

- Intention to impersonate another person. This category includes attempts to impersonate another person or mimic the brand in order to mislead or deceive anyone. Accounts that publish parody materials or comments, as well as the accounts that belong to the fans of famous persons, shall be marked accordingly.
- Infringement of intellectual property rights of others. We accept notices of alleged copyright infringement that are filed in a proper manner in accordance with applicable law. If you think that your intellectual property rights may have been infringed upon in the framework of the Company Service, you may file a complaint with the technical support of the Company Service.

Do not post messages and not to take actions that can be qualified as one of the options listed below.

- Incitement to persecution or participated in the persecution of others. This category includes materials that incite to insult others or prevent them to carry out translation.
- Direct or indirect threats or incitement to commit physical violence in any form against any person or group of people, including the threat of terrorism and propaganda. This category refers to the connection with organizations that by their own statements or actions in the Company Service, as well as on other networks, use or advocate the use of violence against civilians in pursuit of their goals.
- Disclosure or threat of disclosure of confidential information without the owner's consent. This category refers to the disclosure of someone else's personal or confidential information, as well as other people's videos or images that are considered personal under applicable law.
- Threats against minors. This category refers to the publication of inappropriate comments addressed to a minor audience broadcast.
- Spamming our users or attempts to manipulate the Company Service. For more information about our definition of spam, you can read in the Punky Spam Agreement.
- Attempts to circumvent the suspension of your account activities. Sanctions in the form of suspension in the Company Service account apply to the owner of the account. Any attempt to circumvent the sanctions through the creation of new accounts, or individuals will disable all of these accounts cannot be recovered.

We take very seriously to ensure the safety of our community. We have provided you with an opportunity to help us make it more cohesive and interesting. Here's what you can do to help achieve this goal:

- To complain about the unpleasant, offensive or spammer comment to the broadcast, please contact technical support.

- If you see the materials that you think may violate our guidelines, please contact technical support to report it. We have a special group, which is engaged in the consideration of such complaints and promptly remove Content that violates our community guidelines.
- You can see the materials that you seem offensive or just do not like you, but they will not violate the community guidelines. In this case, you can stop reading the user who posted them, or add it to the blacklist.
- If you encounter a problem you cannot solve the above-described methods, write about it to our technical support team. In his message, specify as much information, including links, user names and description of the problem.
- We ask you to understand the fact that the Company Service users can express a variety of opinions and viewpoints. If you disagree with someone's opinion, the simplest solution - stop to chat with this person.

Please note that the violation of these rules may result in removal of your Content and (or) temporary or permanent suspension of your account.

By using the Company Service you agree to abide by our community.

Community Guidelines: Spam.

Spam is broadly defined as the mass in Company Service, obsessive or fraudulent actions which aim manipulation or disrupt Company Service or user interactions with the Service.

Listed below are the types of conduct prohibited by our Rules against spam. □
artificially high:

- Artificially inflated interaction with accounts or translations belonging to you or other users (the number of readers, reads, and (or) messages in chat rooms).
- The use or promotion of applications and services, suggests that any of the foregoing.
- Transfer Accounts:
- Sale, purchase and transfer of accounts or Company Service usernames.
- Persevering redirect traffic to external resources:
- Massive or intrusive actions in chats and broadcasts whose purpose is to redirect traffic or attention to foreign accounts, products, services or initiatives. Here are some examples of this behavior:
- Only the creation of looped or static translation with a view to allow users to follow links in their headers or profile leading broadcast;
- Sending the chat the same messages which take users from the broadcast.
- The publication of misleading, fraudulent or malicious links in any part of our Company Service (eg, display name, profile information, headers broadcasts, chat messages).

- Duplication:
- Creating multiple accounts with the same purpose or overlaps with their use, such as the creation of identical or similar images and publishing essentially the same Content.
- Sending the same message to the chat (within one or more broadcasts), in particular with the use of automation.
- Multiple occupancy of the same broadcasts, including the removal and replacement of identical Content.
- Using an account solely for the purpose of placing foreign broadcasts on your page or systematic arrangement broadcasts another user.
- Overly active readers in addition to other users:
- Subscribe to read and (or) unsubscribing from reading a large number of non-connected with each other accounts in a short period of time, in particular with the use of automation.
- Multiple subscription to read and unsubscribing from the reading of the same user. □ Clickbait:
- Publication of misleading titles that do not correspond essentially broadcasts.

Your Account.

In order to use the Company Service you are required to create an account. You are responsible for the security of your account, so use a strong and breach-secure password that is unique to this account. We cannot and will not be liable for any loss or damage suffered by reason of failure to comply with the above requirements and tips.

You can control most of the messages from the Company Service. We will occasionally send you certain communications, such as announcements about new services and administrative posts. These posts are part of the Service and your account, and you cannot opt out of receiving them. If you add a phone number to your account and later changed or deactivated the phone number, you need to update your account information, so we did not communicate with the person who gets your old number.

All purchases of in-app currency to be reflected in your account and used for encouraging and compensating the content creators are nonrefundable.

All transfers of in-app currency to content creators or purchases of streams offered by content creators against a payment of in-app currency are non-refundable.

Your license to use the Service.

The Company gives you a personal global free, non-assignment and exclusive license to use the software that is provided to you as part of the Company Service.

This license is issued for the sole purpose - to ensure that you can use the provided Company Service and benefit from the procedure established by these Terms and Conditions.

The Company Service are protected by copyright, trademark and other laws of the United States and other countries. No provisions of these Terms do not give you the right to use the name of the Company or trademarks, logos, domain names of the Company and other features of the brand. All rights to the Company Service, including property rights and the right to participate in them (except for the provided Content to the user) are the exclusive property of the Company and its licensors. All feedback, comments or suggestions about the Company or Company Service you provide is completely voluntary, and we can without any restrictions to use them at their discretion without any obligation to you.

Termination of the Terms and Conditions.

You may at any time terminate a legally binding contract with the Company, delete your account and stop using the Company Service. When you delete your account, you can view the Privacy Policy for more information about what happens to your data.

We have the right to suspend or terminate your account or cease to provide you with all or part of the Company Service at any time, regardless of cause, including, among other things, if we reasonably believe that: (i) you have violated these Terms and Conditions; (ii) you create for us the risk or expose possible judicial actions; (iii) your account to be deleted because of illegal actions; (iv) your account to be deleted due to prolonged inactivity; (v) providing the Company Service to you is no longer commercially viable. We will try to notify you of such termination or suspension by the email address specified in your account, or if your next attempt to access your account, depending on the circumstances. In all such cases, stops the action of the Terms, in particular, the license to use the Company Service, except for the following sections, which are still valid: 2, 3, 5 and 6. If you think that, your account has been terminated in error, you can file an objection, our technical support service.

Limitation of liability.

Using the Company Service, you agree that the Company's liability including liability of its parent companies, affiliates, related companies, directors, officers, employees, agents, representatives, licensors and partners is limited to the extent permitted in your country of residence.

The user has the right to:

- search for information on the Company Service

- obtaining information on the Company Service
- to create information for Company Service
- disseminate information on the Company Service
- comment on Content posted on the Company Service
- change user rating
- copy information to other sites with the source
- copy information to other sites with the permission of the services that administer and run the Company Service (hereinafter the Administration)
- copy information to other sites with permission
- use the information site for personal non-commercial purposes
- to use the site for commercial purposes with the permission of copyright holders.

The Administration has the right to:

- at their own discretion and the need to create, modify, cancel rules
- restrict access to any information on the Service
- create, modify, delete information
- delete accounts
- refuse registration without explanation.

User agrees to:

- to ensure the accuracy of the information provided
- to ensure the safety of personal data from access by third parties
- updating personal data provided during registration, if they change
- do not copy information from other sources
- when you copy information from other sources, to include in its composition information about the author
- not to disseminate information that is aimed at propaganda of war, incitement of national, racial or religious hatred and enmity, as well as other information, the dissemination of which is subject to criminal or administrative liability
- not violate the Company Service performance
- do not create multiple accounts on the Company Service, when in fact they belong to the same person
- not to perform any act aimed at the introduction of other users into thinking
- not to transfer to the use of your account and / or login and password for your account to third parties
- not to register an account on behalf or instead of another person except in the cases provided for by the legislation of the country to use the Company Service
- not to place advertising materials, erotic, pornographic or offensive nature, as well as other information, placement of which is prohibited

or contrary to the norms of the current legislation of the country to use the Company Service

- do not use scripts (programs) for automated data collection and / or interact with the Company Service.

The Administration is committed to:

- support the Company Service performance except in cases where this is impossible for reasons beyond the Administration.
- protect the information, the dissemination of which is restricted or prohibited by the laws of the warning or removal of the user account that broke the rules
- to provide all available information about the User authorized by the public authorities in the cases provided by law.

Liability of the parties:

- the user personally is solely responsible for the information distributed to them
- the Administration does not bear any responsibility for the accuracy of the information copied from other sources
- the Administration is not responsible for the discrepancy between the expected and the actual results User Service
- the Administration does not bear any responsibility for services provided by third parties
- the Administration does not bear any responsibility in the event of force majeure (fighting, emergency, natural disaster, etc...)
- the Administration cannot guarantee the safety of the information submitted by the User, as well as the smooth operation of an information resource.

Jurisdiction and applicable law.

This Agreement is construed and is regulated exclusively by the legislation of Emirate of Ajman and United Arab Emirates. Any dispute arising out of or in connection with this Agreement, related to its existence, validity or cancelation shall be definitively resolved according to the legislation of Emirate of Ajman and United Arab Emirates.

Terms of the Agreement.

This Agreement shall enter into force upon registration for the Company Service. The Agreement is no longer valid when a new version of it. The Administration reserves the right to change this Agreement at its sole discretion unilaterally. The Administration does not notify users of a change in the Agreement.