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USERS

Users have the right to access, modify, or delete their personal information stored by Hedge at any time. The only information stored in the database includes watchlist stocks and portfolio stocks as entered by the user. All user preferences, such as theme and language, are stored locally on the user's device.

USER RESPONSIBILITIES AND SECURITY

You accept responsibility for maintaining the confidentiality and proper use of any username and email address used to register for access to and use our services. You are responsible for keeping your password and account information confidential and are fully accountable for all activities that occur under your password or account. Hedge cannot and will not be held liable for any loss or damage resulting from your failure to comply with this security obligation. You agree to: (a) immediately notify Hedge of any unauthorized use of your password or account, or any other security breach; and (b) ensure that you log out from your account at the end of each session. Hedge cannot and will not be held liable for any loss or damage arising from your failure to comply with these responsibilities.

APPLE APP STORE SUBSCRIPTIONS

0. Payments will be charged to the user's Apple ID account upon confirmation of purchase in accordance with Apple's privacy policy. Users are encouraged to familiarize themselves with Apple's terms of payment and in-app subscription policies. Refunds for purchases made through our iOS app are subject to the App Store's refund policy.

0. Hedge offers a trial period, which can only be used once per user. Subscription payments commence upon the conclusion of the free trial period.

0. All subscription types renew automatically. Users can cancel the automatic renewal through the App Store at least 24 hours before the end of the free trial period or the current billing cycle. Cancellation will take effect at the end of the current billing period, during which users will retain access to their subscription.

0. Accounts may be charged for renewal up to 24 hours before the end of the current period.

0. Rates for subscriptions may differ between mobile stores and foreign

currencies.

0. Mobile stores offer subscriptions based on two billing cycles: annual and monthly.

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0. Financial transactions for subscriptions made in our Android app are processed by a third-party service (Google Play) in accordance with their terms of use, privacy policy, and any applicable payment terms, including their refund policy. Hedge is not responsible for the actions or omissions of any third-party payment processor. Users are encouraged to familiarize themselves with Google's terms of payment and in-app subscription policies. Refunds for purchases made through our Android app are subject to Google Play's refund policy.

0. Hedge offers a trial period, which can only be used once per user. Subscription payments commence upon the conclusion of the free trial period.

0. All subscription types renew automatically. Users can cancel the automatic renewal through Google Play at least 24 hours before the end of the free trial period or the current billing cycle. Cancellation will take effect at the end of the current billing period, during which users will retain access to their subscription.

0. Payments are processed according to the payment method linked to the user's Google Play account. The subscription is associated with the Google Play account chosen by the user, which may differ from the Google Account used to log into the application.

0. Rates for subscriptions may differ between mobile stores and foreign currencies.

0. Mobile stores offer subscriptions based on two billing cycles: annual and monthly.

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Hedge reserves the right, at its sole discretion, to suspend or terminate any user account that is found to be in violation of our terms of service, privacy policy, or any other applicable guidelines or agreements. Such termination or suspension may occur without prior notice or liability to the user. Grounds for such action may include, but are not limited to, fraudulent activity, misuse of the services, unlawful conduct, or any behavior that is deemed harmful or detrimental to the integrity or security of Hedge's services. Upon termination, the user's right to access the services will immediately cease, and Hedge may, at its sole discretion, delete any data associated with the terminated account.

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Decisions to buy, sell, hold, or trade in securities, commodities, and other investments involve inherent risks and are best made based on the advice of qualified financial professionals. Any trading in securities or other investments carries the risk of substantial losses. Prior to undertaking any trading program, you should consult with a qualified financial professional. It is essential to carefully consider whether such trading is suitable for you in light of your financial condition and your ability to bear financial risks. Hedge does not provide investment advice, and under no circumstances shall we be liable for any loss or damage you or any other party incurs as a result of any trading or investment activity that you or anyone else engages in based on any information or material accessed through Hedge or our services. You acknowledge that all investment decisions are made solely at your discretion and risk.

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