Terms of Use of IOV Website

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The website www.iov.one and starname.network (hereinafter: the "Website") is owned and operated by the company IOV SAS, incorporated and registered in France, with company number 837 849 017 R.C.S. Paris, located 55 Rue La Boétie, 75008, Paris, France, (hereinafter "IOV").

Acceptance of the Terms and changes

The following Terms of Use (hereinafter: the "Terms") set out the legal terms and conditions on which IOV allows you to access and use the Website. By accessing, browsing or otherwise using the Website, you acknowledge that you have read and understood these Terms and agree to be bound by them and to comply with all applicable laws and regulations. You warrant that you have the legal capacity to enter into these Terms. If you do not agree with these Terms, you shall immediately refrain from accessing and/or using the Website.

IOV reserves the right to make any changes to these Terms, at its sole discretion. Your continued use of the Website after any such changes, with or without having explicitly accepted the new Terms, shall constitute your consent to such changes. If you do not agree to such changes, you have no right to obtain information or access to the Website and must immediately cease use of it. You are responsible for verifying regularly these Terms in their current and in effect version from time to time, an up-to-date version of which may be retrieved at any time on the Website.

Privacy

By using the Website and creating a personal account, you agree that IOV may collect, process and use personal data about you according to the <u>Privacy Policy</u>, the terms of which are incorporated by reference into these Terms.

Member account

Once you have registered on the Website, you will have access to your personal account (the "Account"). You must ensure that any information given to IOV in connection with your IOV account will always be accurate, correct, and up to date, and must promptly update it in the event changes occur.

You are solely responsible to IOV for the use of your account and must not disclose your private password to a third-party. You must notify IOV immediately if you become aware of any unauthorized use of your account. IOV will not be liable for any loss or liability incurred as a result of an unauthorized person using your account.

IOV may disable your Account or password, whether chosen by you or allocated by us, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of these Terms.

Use of the Website

IOV grants you a limited, non-exclusive, non-transferable, non-sublicensable and revocable worldwide license to use the Website and its content for your personal, non-commercial use, and to

display the content of the Website exclusively on your computer screen or on other devices (such as smartphones or tablets), subject to your compliance with these Terms and our policies. All other uses are prohibited without IOV's prior written consent. Except as otherwise agreed upon, if IOV enables the use of software, content, virtual items or other materials owned or licensed by IOV ("Software and Content"), IOV hereby grants you a non-exclusive, nontransferable, non-sublicensable and revocable worldwide license to access and use the Software and Content solely for personal and non-commercial purposes, conditioned on your compliance with these Terms. You will not use, copy, adapt, modify, decompile, reverse engineer, disassemble, decrypt, attempt to derive the source code of, prepare derivative works based upon, distribute, license, sell, rent, transfer, publicly display, publicly perform, transmit, stream, broadcast or otherwise exploit the Software and Content, except as expressly permitted by IOV or as permitted under applicable law. Any unauthorized use of the Software and Content is strictly prohibited and will terminate the license granted in these Terms. No licenses or rights are granted to you by implication or otherwise, except for the licenses and rights expressly granted to you.

Acceptable use

By accessing or using the Website, you agree that you will not:

- a) access or use the Website in any manner that could interfere with, disrupt, negatively affect or inhibit anyone from fully enjoying the Website, including, but not limited to, defamatory, harassing, threatening, bigoted, hateful, vulgar, obscene, pornographic, or otherwise offensive behavior or content;
- b) damage, disable, overburden or impair the functionality of the Website in any manner;
- c) access or use the Website for any illegal or unauthorized purpose or engage in, encourage, or promote any illegal activity, or any activity that violates these Terms or any other terms or policies provided in connection with the Website;
- d) modify, adapt, hack or emulate the Website;
- e) use any robot, spider, crawler, scraper or other automated means or interface not provided or authorized by us to access the Website or to extract data or information from the Website;
- f) circumvent or attempt to circumvent any filtering, security measures or other features designed to protect the Website or third parties; and
- g) infringe upon or violate the rights of IOV, our users or any third party. You are entitled to use the Website only in conformity with the laws of your country of residence and of the country from which you access this Website.

You may solely make a legal use of this website and any illegal or inappropriate use of the Website is banned. In particular, you agree not to do any of the following in connection with your use of the Website:

- a) distribute or post spam, unsolicited or bulk electronic communications, chain letters or pyramid schemes on or through the Website;
- b) upload, post, transmit, distribute or otherwise make available on or through the Website any material that contains software viruses or any other computer code, files, Trojan horses or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment or any other technologies that may harm the Website or the interests or property of the visitors or users of the Website or of IOV;
- c) copy, modify, or distribute rights or content from the Website, including photos or videos, in any way;
- d) use any content or information of the Website to compete with IOV;
- e) commercialize any code (object or source code) or any information or software associated with or available on the Website;
- f) upload, post, transmit, distribute, store or otherwise make publicly available on the Website any personal data of users or of any third party without the person's prior explicit consent;
- g) use the Website in any way that, in the sole judgment of IOV, is objectionable, illegal,

inappropriate or which restricts or inhibits any other person from using the Website, or may harm or make liable IOV or the users, including any pornographic, threatening, abusive or discriminatory content;

h) facilitate or assist another person to do any of the above acts.

Availability

The Website and content may not be available in all territories and jurisdictions, and we may restrict or prohibit the use of all or a portion of the Website and content in certain territories and jurisdictions.

Network Costs

You may be charged by your network provider for data services or any other third-party charges as may arise while using the Website and you accept responsibility for such charges. If you are not the bill payer, we will assume that you have received permission from the bill payer.

Intellectual Property Rights

"Intellectual Property Rights" means copyrights, patents, registered design, design rights, database rights, trademarks, trade secrets, know-how or any other proprietary or industrial right, registered or unregistered.

The Website is the sole property of IOV and is protected by Intellectual Property Rights in France and in foreign countries. You will not remove, alter or obscure any copyright, trademark, service mark or other proprietary rights notices incorporated in or accompanying the Website. Intellectual Property Rights and all other proprietary rights in the content available on the Website are the exclusive property of IOV and/or its licensors. This includes rights to all software associated with the Website as well as to all layouts, texts and designs displayed on the Website. Nothing in these Terms constitutes a transfer or license of any Intellectual Property Rights. IOV™ is a trademark owned and controlled by IOV. IOV™trademark may not be copied, imitated or used, in whole or in part, without prior written permission by IOV. All other trademarks, service marks, logos, trade names and any other proprietary designations displayed on the Website are the trademarks or registered trademarks of IOV or of their respective owners and may not be used without permission of IOV or of the trademark holder.

Disclaimers

YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT YOUR ACCESS TO AND USE OF THE WEBSITE IS AT YOUR SOLE RISK. AS BETWEEN YOU AND IOV, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE WEBSITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" AND "UNDER DEVELOPMENT" BASIS AND IOV EXPRESSLY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS (EXPRESS OR IMPLIED, ORAL OR WRITTEN), INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. ALL CONTENT AVAILABLE ON THE WEBSITE, INCLUDING IOV'S WHITEPAPER, ARE MADE AVAILABLE FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONTRACTUAL OR BINDING IN ANY WAY FOR IOV. YOU SHOULD NOT RELY UPON THIS CONTENT IN ANY WAY. IOV DOES NOT GIVE ANY WARRANTY IN RELATION TO THE WEBSITE, THE SOFTWARE AND CONTENT NOR WITH ANY FUNCTION, INFORMATION PUBLISHED OR AVAILABLE ON THE WEBSITE, SHOULD IT BE ITS AVAILABILITY, ACCURACY OR LAWFULNESS. IOV SHALL NOT VERIFY, UPDATE OR CORRECT SUCH INFORMATION, IOV DOES NOT WARRANT THAT THE WEBSITE WILL BE AVAILABLE AT ALL TIMES AND EXPRESSLY RESERVES THE POSSIBILITY TO DISCONTINUE THE WEBSITE WITHOUT NOTICE IN ADDITION, IOV DOES NOT REPRESENT OR WARRANT THAT (A) THE OPERATION OF THE WEBSITE WILL BE SECURE, UNINTERRUPTED, ERROR-FREE OR VIRUS-FREE, OR (B) ANY DEFECTS IN THE WEBSITE WILL BE

CORRECTED. NO ORAL OR WRITTEN INFORMATION, GUIDELINES OR ADVICE GIVEN BY IOV WILL CREATE A WARRANTY. THE FOREGOING DISCLAIMER OF WARRANTIES WILL APPLY TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW. THE LAWS OF SOME STATES OR JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OF IMPLIED WARRANTIES, SO SOME OR ALL OF THE DISCLAIMERS IN THIS SECTION MAY NOT APPLY TO YOU.

Limitations of Liability

These Terms set out the full extent of our obligations and liabilities with respect to the Website. TO THE MAXIMUM EXTENT POSSIBLE BY LAW, IOV EXCLUDES ALL AND ANY WARRANTY, GUARANTY AND RESPONSIBILITY IN RELATION TO OR SUBSEQUENT TO THE WEBSITE AND ITS CONTENT. IOV SHALL IN PARTICULAR NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND. INCLUDING LOSS OF INCOME OR DATA, SUFFERED BY THE USER OR ANY OTHER PERSON, BY ACT OF IOV OR OF A THIRD PARTY. THIS INCLUDES ANY MISUSE THAT WOULD BE MADE OF THE USER'S DATA OR OF THE USER CONTENT, ANY VIRUS OR OTHER FORMS OF MALWARE TRANSMITTED THROUGH THE WEBSITE OR THE SERVER, AS WELL AS ANY NON-COMPLIANCE OF USERS WITH THESE TERMS. IOV SHALL HAVE NO LIABILITY FOR ANY PERSONAL INJURY LOST PROFITS OR OTHER CONSEQUENTIAL, SPECIAL, PUNITIVE, INDIRECT, OR INCIDENTAL DAMAGES, ARISING FROM OR RELATED TO YOUR USE OR INABILITY TO USE THE WEBSITE. NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THESE TERMS, NOTHING IN THESE TERMS EXCLUDES OR LIMITS OUR LIABILITY FOR FRAUD OR FOR DEATH OR PERSONAL INJURY CAUSED BY OUR NEGLIGENCE. THE FOREGOING DISCLAIMER OF CERTAIN DAMAGES AND LIMITATION OF LIABILITY WILL APPLY TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW. THE LAWS OF SOME STATES OR JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES, SO SOME OR ALL OF THE EXCLUSIONS AND LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU. YOU AGREE THAT ANY CLAIM FILED MORE THAN ONE (1) MONTH AFTER THE DISCOVERY OF THE ALLEGED LIABILITY OF IOV SHALL BE TIME BARRED.

Indemnification

You agree to defend, indemnify and hold harmless IOV and our affiliates, independent contractors and service providers, and each of our respective directors, officers, employees and agents from and against all third-party claims, damages, costs, liabilities and expenses (including, but not limited to, court and attorneys' fees) caused by, arising out of or related to (a) your use of, or inability to use, the Website; (b) your violation of these Terms or any other applicable terms, policies, warnings, warranties, or instructions provided by IOV or a third party in relation to the Website, (c) your violation of any applicable law or any rights of any third party.

Assignment

You may not transfer or assign any rights or obligations under these Terms without IOV's prior written consent. IOV may transfer all of its rights and obligations under these Terms without your prior written consent. To the extent such a consent would nonetheless be required by imperative law, IOV shall notify the user of the transfer of his rights or obligations by e-mail. The user shall be deemed to have accepted the announced transfer unless he expressly refuses it within two weeks as from the notification by e-mail. In case of such a refusal from the user, IOV shall be entitled to terminate any agreement with the user that is subject to these Terms without notice.

Modifications

IOV reserves the right to change, suspend, remove, discontinue or disable access to the Website or particular portions thereof, at any time and without notice. In no event will IOV be liable for the removal of or disabling of access to any portion or feature of the Website.

Termination

IOV may block, terminate or suspend your ability to use or access the Website, in whole or in part, without notice and at all time, at the sole discretion of IOV, as well as close or interrupt the Website. IOV reserves the right to terminate your right to access and use the Website if you violate these Terms or any other terms, laws or policies referenced herein, or if you otherwise create risk or possible legal exposure for us.

Entire Agreement and Severability

These Terms, the Privacy Policy and the applicable policies, subject to any amendments or modifications made by IOV from time to time, shall constitute the entire agreement between you and IOV with respect to the Website. If any provision of these Terms is found to be invalid by a court or competent jurisdiction, that provision only will be limited to the minimum extent necessary and the remaining provisions will remain in full force and effect.

Governing Law and Jurisdiction

These Terms and your use of the Website, as well as all matters arising out or in relation to them (including non-contractual disputes or claims and their interpretation), shall be governed by the laws of France, to the exclusion of the rules on conflicts of laws. Any claim or dispute regarding these Terms or in relation to them shall (including for noncontractual disputes or claims and their interpretation) be subject to the exclusive jurisdiction of the Courts of Paris, France.. If you are a consumer, you have the right to contact a mediator free of charge, in accordance with the provisions of Article L. 612-1 of the Consumer Code. You can find the list of all Consumer mediators at the following link https://www.economie.gouv.fr/mediation-conso.

Nonwaiver

Any failure by IOV to insist upon or enforce performance by you of any of the provisions of these Terms or of the Privacy Policy or to exercise any rights or remedies under these Terms, the Privacy Policy or otherwise by law will not be construed as a waiver or relinquishment of any right to assert or rely upon the provision, right or remedy in that or any other instance; rather, the provision, right or remedy will be and remain in full force and effect.