TERMS OF USE

**1. GENERAL PROVISIONS**

1.1. This User Agreement (hereinafter referred to as the Agreement) refers to the "WWW.PUZPAYS.COM" site located at www.puzpays.com and to all relevant sites linked to the site.

1.2. The site “www.puzpays.com” (hereinafter referred to as the Site) is the property of PUZPAYS LTD.

1.3. This Agreement governs the relationship between the Site Administration (hereinafter referred to as the Site Administration) and the User of this Site.

1.4. The site administration reserves the right to change, add or delete clauses of this Agreement at any time without notifying the User.

1.5. Continued use of the Site by the User means acceptance of the Agreement and the changes made to this Agreement.

1.6. The user is personally responsible for checking this Agreement for changes in it.

**2. DEFINITIONS OF TERMS**

2.1. The terms listed below have the following meanings for the purposes of this Agreement:

2.1.1 "www.puzpays.com" - located on the domain name www.puzpays.com, operating through the Internet resource and related services.

2.1.2. A site containing information about the Services, the Seller, allowing you to make a choice, the Services.

2.1.3. Site Administration - authorized employees to manage the Site, acting on behalf of PUZPAYS LTD.

2.1.4. Site user (hereinafter referred to as the User) is a person who has access to the Site via the Internet and uses the Site.

2.1.5. The content of the site (hereinafter referred to as the Content) - the protected results of intellectual activity, including the texts of literary works, their titles, forewords, annotations, articles, illustrations, covers, musical works with or without text, graphic, text, photographic, derivatives, composite and others works, user interfaces, visual interfaces, trademark names, logos, computer programs, databases, as well as design, structure, selection, coordination, appearance, general style and location of this Content included in the Site and other objects of intellectual property collectively and / or separately contained on the site.

**3. SUBJECT OF THE AGREEMENT**

3.1. The subject of this Agreement is to provide the Site User with access to the Services contained on the Site.

3.1.1. The site provides the User with the following types of services (services):

• access to electronic content free of charge, with the right to purchase (download), view content;

• access to the means of search and navigation of the Site;

• providing the User with the possibility of posting messages, comments, reviews of the Users, rating the content of the Site;

• access to information on the purchase of the Services on a free basis;

• other types of services (services) sold on the pages of the site.

3.1.2. This Agreement covers all existing (actually functioning) services (services) at the moment, as well as any subsequent modifications and additional services (services) of the Site that appear in the future.

3.2. Access to the site is provided free of charge.

3.3. This Agreement is a public offer. By accessing the Site, the User is considered to have acceded to this Agreement.

3.4. The use of materials and services of the Site is governed by the norms of the current legislation.

**4. RIGHTS AND OBLIGATIONS OF THE PARTIES**

4.1. The site administration has the right to:

4.1.1. Change the rules for using the Site, as well as change the content of this Site. Changes come into force from the moment the new version of the Agreement is published on the Site.

4.1.2. Restrict access to the Site if the User violates the terms of this Agreement.

4.1.3. Change the amount of payment charged for providing access to the use of the site. The change in value will not apply to Users who are registered at the time of the change in the amount of payment, except for cases specifically stipulated by the Administration of the site.

4.2. The user has the right to:

4.2.1. Get access to the use of the Site after meeting the registration and payment requirements.

4.2.2. Use all the services available on the Site, as well as purchase any Services offered on the Site.

4.2.3. Ask any questions related to the services of the site using the details that are located in the "Contacts" section of the Site.

4.2.4. Use the Site solely for the purposes and in the manner provided for by the Agreement and not prohibited by law.

4.3. The Site User undertakes:

4.3.1. Provide, at the request of the Site Administration, additional information that is directly related to the services provided by this Site.

4.3.2. Observe the property and non-property rights of authors and other rightholders when using the Site.

4.3.3. Do not take actions that may be considered as disrupting the normal operation of the Site.

4.3.4. Not to distribute using the Site any confidential and protected by the legislation of the Russian Federation information about individuals or legal entities.

4.3.5. Avoid any actions that may violate the confidentiality of information protected by the legislation of the Russian Federation.

4.3.6. Do not use the Site to disseminate advertising information, except with the consent of the Site Administration.

4.3.7. Do not use the services of the site for the purpose of:

4.3.7. 1. uploading content that is illegal violates any rights of third parties; promotes violence, cruelty, hatred and (or) discrimination on racial, ethnic, gender, religious, social grounds; contains inaccurate information and (or) insults to specific individuals, organizations, authorities.

4.3.7. 2. inducement to commit illegal actions, as well as assistance to persons whose actions are aimed at violating the restrictions and prohibitions in force in the territory.

4.3.7. 3. violation of the rights of minors and (or) causing harm to them in any form.

4.3.7. 4. infringement of the rights of minorities.

4.3.7. 5.presenting oneself for another person or representative of an organization and (or) community without sufficient rights, including for the employees of this site.

4.3.7. 6. misleading about the properties and characteristics of any services posted on the Site.

4.3.7. 7. incorrect comparison of the Services, as well as the formation of a negative attitude towards persons (not) using certain Services, or condemnation of such persons.

4.4. The user is prohibited from:

4.4.1. Use any devices, programs, procedures, algorithms and methods, automatic devices or equivalent manual processes to access, acquire, copy or track the content of the Site;

4.4.2. Disrupt the proper functioning of the Site;

4.4.3. In any way to bypass the navigation structure of the Site to receive or attempt to obtain any information, documents or materials by any means that are not specifically provided by the services of this Site;

4.4.4. Unauthorized access to the functions of the Site, any other systems or networks related to this Site, as well as to any services offered on the Site;

4.4.4. Violate the security or authentication system on the Site or in any network related to the Site.

4.4.5. Perform a reverse search, track or attempt to track any information about any other User of the Site.

4.4.6. Use the Site and its Content for any purpose prohibited by law, as well as incite any illegal activity or other activity that violates the rights of the site or others.

**5. USE OF THE SITE**

5.1. The Site and the Content that is part of the Site is owned and operated by the Site Administration.

5.2. The content of the Site cannot be copied, published, reproduced, transmitted or distributed in any way, as well as posted on the global Internet without the prior written consent of the Site Administration.

5.3. The content of the Site is protected by copyright, trademark law, as well as other rights related to intellectual property and unfair competition laws.

5.4. The purchase of the Services offered on the Site may require the creation of a User account.

5.5. The User is personally responsible for maintaining the confidentiality of account information, including the password, as well as for all, without exception, activities that are conducted on behalf of the User of the account.

5.6. The user must immediately notify the Site Administration of any unauthorized use of his account or password or any other security breach.

5.7. The site administration has the right to unilaterally cancel the User's account if it has not been used for more than 12 consecutive calendar months without notifying the User.

5.7. This Agreement applies to all additional terms and conditions for the purchase of services provided on the Site.

5.8. The information posted on the Site should not be construed as a change to this Agreement.

5.9. The site administration has the right at any time without notifying the User to make changes to the list of services offered on the Site and (or) to the prices applicable to such Services for their implementation and (or) the services provided.

5.10. The documents specified in clauses 5.10.1 - 5.10.4 of this Agreement are regulated in the relevant part and apply to the use of the Site by the User. This Agreement includes the following documents:

5.10.1. Privacy Policy;

5.10.2. Remote Purchase and Sale Agreement;

5.10.3. Application for placing an order;

5.10.4. Suggestions and comments.

5.11. Any of the documents listed in clause 5.10. infusion

**6. LIABILITY**

6.1. Any losses that the User may incur in the event of intentional or reckless violation of any provision of this Agreement, as well as due to unauthorized access to the communications of another User, are not reimbursed by the Site Administration.

6.2. The site administration is not responsible for:

6.2.1. Delays or failures in the process of performing an operation arising from force majeure, as well as any case of malfunctions in telecommunications, computer, electrical and other related systems.

6.2.2. Actions of transfer systems, banks, payment systems and for delays associated with their work.

6.2.3. The proper functioning of the Site, if the User does not have the necessary technical means to use it, and also does not bear any obligations to provide users with such means.

**7. VIOLATION OF THE TERMS OF THE USER AGREEMENT**

7.1. The site administration has the right to disclose any information collected about the User of this Site if disclosure is necessary in connection with an investigation or complaint regarding the misuse of the Site or to establish (identify) a User who may violate or interfere with the rights of the Site Administration or the rights of other Site Users.

7.2. The site administration has the right to disclose any information about the User that it deems necessary to comply with the provisions of the current legislation or court decisions, ensure compliance with the terms of this Agreement, protect the rights or safety of PUZPAYS LTD, Users.

7.3. The site administration has the right to disclose information about the User if the current legislation requires or permits such disclosure.

7.4. The site administration has the right, without prior notice to the User, to terminate and (or) block access to the Site if the User has violated this Agreement or the terms of use of the Site contained in other documents, as well as in case of termination of the Site or due to a technical problem or problem.

7.5. The site administration is not liable to the User or third parties for the termination of access to the Site in case of violation by the User of any provision of this Agreement or other document containing the terms of use of the Site.

**8. DISPUTE RESOLUTION**

8.1. In the event of any disagreement or dispute between the Parties to this Agreement, a prerequisite before going to court is the submission of a claim (a written proposal for a voluntary settlement of the dispute).

8.2. The recipient of the claim within 30 calendar days from the date of its receipt shall notify the applicant of the claim in writing about the results of the consideration of the claim.

8.3. If it is impossible to resolve the dispute on a voluntary basis, any of the Parties has the right to apply to the court for the protection of their rights, which are granted to them by the current legislation.

8.4. Any claim regarding the terms of use of the Site must be filed within 10 days after the grounds for the claim arise, with the exception of copyright protection for the materials of the Site protected in accordance with the law. In case of violation of the terms of this clause, any claim or grounds for a claim will be extinguished by limitation of actions.

**9. ADDITIONAL TERMS**

9.1. The site administration does not accept counter offers from the User regarding changes to this User Agreement.

9.2. User reviews posted on the Site are not confidential information and can be used by the Site Administration without restrictions.