

General Terms of Service

Version: Initial 1.0

Effective Date: December 2023

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The services in the application “**Protocall**” are provided by NM FINANCE LTD (the **Company**) registered under the laws of Cyprus. In accordance with the General Terms of Service (the **Terms**) the Company provides persons with a possibility to register a profile at and gain access to the Protocall and its functionality, independently and/or with the assistance of third parties, who are duly authorized entities.

1. DEFINITIONS

- 1.1. The **Account** is your profile that you register in order to use the Services.
- 1.2. The **Protocall** is a software application that allows you to communicate with other Users of the Protocall via securely encrypted messaging system.
- 1.3. The **Services** shall mean communication services and any other provided by the Company via the Protocall.
- 1.4. The **User (you)** is any individual who has registered an Account (includes Talents unless specified otherwise).
- 1.5. The **Talent** is a verified User who offers their services to other Users via Protocall.
- 1.6. The **Calling Balance** is a combination of Talking and Earnings Balances, where the **Talking Balance** is a virtual representation of the User’s deposit to the Company for the future provision of the service of matching User’s order or request with the appropriate Talent, and the **Earnings Balance**, that is available only to Talents, is a virtual representation of the Balance earned by providing services to other Users.

- 1.7. The **Balance** is a visual representation of the Deposit made to the Company in case of Talking Balance and a representation of the amount that shall be paid for the services of the Talent in case of Earnings Balance.
- 1.8. The **Deposit** means the sequence of actions on the transferring information on payment operations, enrollment operations, performed between the Company, third party financial intermediary and the User.
- 1.9. The **Banking** is a function provided by third-party providers, which is available only to verified Users and enables visualization of the transactions conducted by the verified Users in respect to the Services available at the Protocall.
- 1.10. The **Cards** is a third-party provider's module build into the Protocall available only to verified Users and allows them to order and use a debit card tied to the User's Banking.
- 1.11. The **Crypto Wallet** is the User's non-custodial crypto assets wallet, generated automatically when the User registers the Account.

2. ACCOUNT AND ACCEPTANCE

- 2.1. In order to use the Services, you shall have the Account. You are allowed to have only one Account simultaneously.
- 2.2. In order to register the Account, you must provide your e-mail address that you have access to on up-to-date basis. To change a registered e-mail address, use an in-app change e-mail feature. If you choose the two-factor authentication, you agree to receive text messages and e-mails (from the Company or Company's third-party providers) with numerical codes to register for and access to our Services.
- 2.3. When registering the Account, private keys are generated for the use of the Crypto Wallet. Your private keys are stored locally on your own device where the Protocall is downloaded and the Company will never have access over your keys or the Crypto Wallet assets, as the Company is not a custodian.
- 2.4. In case you choose to become the Talent or use the Banking and Cards, you must verify your Account by passing a know-your-customer (**KYC**) check procedure conducted by an authorized third-party provider or a sub-processor. This will also lead to the opening of your payment account with the Company's payment third-party provider. When passing the Company's payment third-party provider's KYC check procedure, the User can agree to sharing of her or his personal data collected and processed in such procedure with the Company for the purpose of facilitating other KYC checks in the Protocall.
- 2.5. By registering the Account, you consent to these Terms, Privacy Policy [\[LINK\]](#), Refund Policy [\[LINK\]](#), and Calling Balance Terms & Conditions (the **Calling Balance Terms**) [\[LINK\]](#). However, you acknowledge and agree that the Calling Balance Terms apply to you only from the moment you either make your first Deposit or you register as the Talent. You also provide warranties and representations envisaged for User herein.
- 2.6. Citizens of EU and EEA countries and the United Kingdom must be at least 16 years old or such greater age required in your country or territory to sign up and use the Services without parental approval. If you live outside the EU, EEA or the United Kingdom, you must be at least 13 years old or such greater age required in your country or territory to sign up and use our services. If under applicable law you are old enough to use our services, but not old enough to have authority to consent to our Terms in your country or territory, your parent or guardian must agree to our Terms on your behalf in order for you to use the services. Please ask your parent or guardian to read these Terms with you.
- 2.7. The Account may be customized for the better discoverability or with advertising purposes. You are solely responsible for compliance with all advertising regulations applicable to you. The Company cannot be found liable for any damages or losses suffered by you or any third party due to your violation of advertising regulations.

- 2.8. You are fully responsible for all actions performed under your Account, unless you notify the Company of any cases of unauthorized access to the Services by third parties beforehand. You are obliged to take appropriate measures to prevent an unauthorized access to your Account, including preserving login credentials undisclosed to third parties. In any case, the Company shall not be liable for the consequences of unauthorized access to your Account by third parties.
- 2.9. You are not entitled in any way to assign, sell, lease, or to otherwise transfer or make your Account available to third parties without the Company's prior written consent. Otherwise, you shall be solely responsible for the actions of such third party.
- 2.10. The Company has the right at any time to refuse any User in registration and/or suspend or terminate User's Account in case of violation of provisions of the Terms, or at its own discretion without providing the reasons for such refusal, suspension or termination. More detailed information on the Account suspension and termination is provided in "Termination and Changes" section of these Terms.
- 2.11. You have the right to delete your Account at any time by choosing a respective option available within the Account settings.

3. SERVICES

- 3.1. The Services in particular include: audio and video calls, chats between two or multiple Users, channels, live streams, communication with Talents/receival of services of Talents for the Talking Balance (the **Communication Services**). Additionally, a verified User can become the Talent or use the Banking and Cards. The functionality of the Services is subject to alterations, suspension, and discontinuation at any time and at the sole discretion of the Company.
- 3.2. Availability and accessibility of some Services depends on the country of origin or the country of location of the User, e.g., citizens and residents of specific countries cannot register as Talents as provided in Annex 1 of the Service Provision Agreement with Talents (the **Talent Agreement**) [\[LINK\]](#), and Banking is not available for citizens and residents of the countries listed in Schedule 2 of the Calling Balance Terms.
- 3.3. The Calling Balance Terms regulate the use of the Calling Balance, including but not limited to Deposits and Earnings Balance payouts.
- 3.4. All Communication Services are end-to-end encrypted, i.e., all your messages and other content created within the Communication Services is encrypted to protect against the access by third parties, including the Company. Thus, the Company does not store your messages and other content on its servers, instead these are stored on your own device. You can also archive your chats to be able to restore them later in case of any malfunctions or breakdowns of the Protocall. Such archives, however, will be stored on the Company's servers in an encrypted form.
- 3.5. The Company does not guarantee the availability of the Services around the clock. The Company will do its best to ensure, but does not to guarantee, that you are notified of any maintenance beforehand.
- 3.6. The composition of the Services is not fixed. The new Services may be added or the existing may be suspended or discontinued in whole or in part at the discretion of the Company. The Company has no obligation on maintaining the discontinued Services or their parts.

4. ACCEPTABLE USE

- 4.1. The only allowed use of the Services is in a manner and for a purpose that is lawful.

- 4.2. Do not use the Services except for your own personal use and do not sell, rent, transfer, or share your Account or any content obtained from your use of the Services to any third party without prior permission of the Company or other relevant party.
- 4.3. Do not upload, post, display, or publish content on the Services that is illegal, fraudulent, defamatory, hateful, discriminatory, threatening or harassing, or which encourages or promotes violence or any illegal activity.
- 4.4. Do not use the Services in any way which may exploit, harm, or attempt to exploit or harm any individual under 18 years old (or older, if required by law), for example by exposing them to inappropriate content.
- 4.5. Do not upload, post, display, or publish content on the Services that:
 - 4.5.1. Shows, includes or refers to:
 - 4.5.1.1. Any individual under 18 years old (or which refers to individuals under 18 years old generally); or
 - 4.5.1.2. Any other individual unless you have written documentation which confirms that all individuals shown or included or referred to are at least 18 years old, and you have a written consent from each individual to use their name or images (or both);
 - 4.5.2. Shows, promotes, advertises or refers to:
 - 4.5.2.1. Firearms, weapons, or any goods whose sale, possession or use is subject to prohibitions or restrictions;
 - 4.5.2.2. Drugs or drug paraphernalia;
 - 4.5.2.3. Self-harm or suicide;
 - 4.5.2.4. Incest;
 - 4.5.2.5. Bestiality;
 - 4.5.2.6. Violence, rape, lack of consent, hypnosis, intoxication, sexual assault, torture, sadomasochistic abuse or hardcore bondage, extreme fisting, or genital mutilation;
 - 4.5.2.7. Necrophilia;
 - 4.5.2.8. Urine, scatological, or excrement-related material;
 - 4.5.2.9. "Revenge porn" (being any sexually explicit material featuring any individual who has not given prior, express and fully informed consent to that material (a) being taken, captured, or otherwise memorialized, or (b) being posted and shared);
 - 4.5.2.10. escort services, sex trafficking, or prostitution;
 - 4.5.3. Contains unsolicited sexual content or unsolicited language that sexually objectifies another User or anyone else in a non-consensual way, or contains fake or manipulated sexual content in relation to another User or anyone else (including "deepfakes");
 - 4.5.4. Contains, promotes, advertises or refers to hate speech (being content intended to vilify, humiliate, dehumanize, exclude, attack, threaten, or incite hatred, fear of, or violence against, a group or individual based on race, ethnicity, national origin, immigration status, caste, religion, sex, gender identity or expression, sexual orientation, age, disability, serious disease, veteran status, or any other protected characteristic);
 - 4.5.5. Contains or refers to anyone else's personal data or financial, private, or other confidential information (for example, telephone numbers, location information (including street addresses and GPS coordinates), names, identity documents, e-mail addresses, login credentials including passwords and security questions, financial information including bank account and credit card details, biometric data, and medical records) without that person's express written consent;
 - 4.5.6. Nudity and sexual activities;
 - 4.5.7. Gives the impression that it comes from or is approved, licensed or endorsed by the Company or any other person or company, when this is not true;

- 4.5.8. Causes or may cause inconvenience, or anxiety or is likely to upset, embarrass, or cause serious offence to any individual;
- 4.5.9. Is used or is intended to be used to extract money or another benefit from anyone else in exchange for removal of the content; and/or
- 4.5.10. Involves or promotes third party commercial activities or sales, such as contests, sweepstakes and other sales promotions, product placements, advertising, or job posting or employment ads without our prior express consent.
- 4.6. Do not use the Services to stalk, bully, abuse, harass, threaten or intimidate anyone else.
- 4.7. Do not use the Services to engage in misleading or deceptive conduct, or conduct that is likely to mislead or deceive any other User.
- 4.8. Respect the intellectual property rights of other Users, including by not recording, reproducing, sharing, communicating to the public or otherwise distributing their content without their prior written authorization.
- 4.9. Do not do anything that violates our or someone else's rights, including intellectual property rights (examples of which are copyright, trademarks, confidential information, and goodwill), personality rights, unfair competition, privacy, and data protection rights.
- 4.10. Do not impersonate the Company, one of Company's employees, another User, or any other person or company or falsely state or suggest any affiliation, endorsement, sponsorship between you and us or any other person or company.
- 4.11. Do not provide false account registration information or make unauthorized use of anyone else's information or content, and do not modify software that ensures proper functioning or security of the Services for the purpose of obtaining unauthorized access;
- 4.12. Do not post or cause to be posted any content which is spam, which has the intention or effect of artificially increasing any User's popularity, or which is otherwise inauthentic, repetitive, misleading or low quality.
- 4.13. Do not transmit, stream, or otherwise send any pre-recorded audio or video material during live streams or otherwise attempt to pass off recorded material as a live interaction.
- 4.14. Do not use other media or methods (for example the use of codewords or signals) to communicate anything which violates rules of acceptable use.
- 4.15. Do not reproduce, print, distribute, attempt to download, modify, create derivative works of, publicly display, publicly perform, republish, download, store or transmit any content, except as permitted under the Terms.
- 4.16. Do not knowingly introduce any viruses, trojans, worms, logic bombs or other material into information transmitted via the Services, which is or may be malicious or technologically harmful.
- 4.17. Do not copy, modify, penetrate, decompile, disassemble, reverse engineer, or otherwise attempt to discover or derive the source code of any software facilitating provision of the Services, and do not create derivatives of such software;
- 4.18. Do not use the Services in a way that could adversely affect our systems or security or interfere with any other User's use of the Services, including their ability to engage in activities through the Services.
- 4.19. Do not use any automated program, tool or process (such as web crawlers, robots, bots spiders, and automated scripts) to access the Services or any server, network or system associated with the Services, or to extract, scrape, collect, harvest or gather content or information from the Services.
- 4.20. Do not use the Company's name, logo or any related or similar names, logos, product and service names, designs, or slogans other than in the limited ways which are expressly permitted in the Terms or with our prior written agreement.
- 4.21. Do not sell, assign, or transfer to third parties in any form rights with respect to software that ensures the functioning of the Services and the provision of the Services by the Company.

- 4.22. Do not provide prohibited services or place announcements or offers for the purchase of prohibited services or services restricted in circulation without observance of the relevant conditions in accordance with the applicable legislation;
- 4.23. Do not enable third parties to perform the mentioned activities.

5. REPORTING AND BLOCKING OTHER USERS

- 5.1. In case you receive unwanted messages and/or calls from the User, you may block this User. This will prevent the User from contacting you.
- 5.2. In case the User violates the Company's Terms and policies, especially "Acceptable Use" section of these Terms, or behaves inappropriately in some other ways, you may report the User. The Company will review your report by means of automated mechanisms and support team and take all reasonable measures at its sole discretion in respect of the reported User's Account.

6. LICENSES

- 6.1. The Company does not claim ownership of the information that you submit for your Account, through the Services, or otherwise to the Company, including but not limited to your content and all improvements or ideas for improvements, whether suggested, submitted, or otherwise provided by you in connection with the Services. You must have the necessary rights to such information that you submit for your Account, through the Services, or otherwise to the Company and the right to grant the rights and licenses in these Terms.
- 6.2. The Company owns all copyrights, trademarks, domains, logos, trade dress, trade secrets, patents, and other intellectual property rights associated with the Services. You may not use the Company's copyrights, trademarks (or any similar marks), domains, logos, trade dress, trade secrets, patents, or other intellectual property rights unless you have an express permission of the Company.
- 6.3. In order for the Company to operate and provide the Services, you grant the Company a worldwide, non-exclusive, royalty-free, sublicensable, and transferable license to use, reproduce, distribute, create derivative works of, display, and perform the information (including the content) that you upload, submit, store, send, or receive on or through the Services. The rights you grant in this license are for the limited purpose of operating and providing the Services (such as to allow the Company to display your profile picture and transmit your messages).
- 6.4. By submitting improvements or ideas for improvements, you hereby grant the Company a perpetual, irrevocable, worldwide, royalty-free license to use, modify, adapt, publish, translate, distribute, and sublicense such improvements or ideas for improvements, including the right to incorporate them into the Services without any obligation of compensation. However, the Company shall have no obligation to review, consider, or implement any improvements or ideas for improvements submitted by you, and you acknowledge that such submissions are made voluntarily and without any expectation of confidentiality or additional compensation.
- 6.5. The Company grants you a limited, revocable, non-exclusive, non-sublicensable, and non-transferable license to use the Services, subject to and in accordance with these Terms. This license is for the sole purpose of enabling you to use the Services in the manner permitted by these Terms. No licenses or rights are granted to you by implication or otherwise, except for the licenses and rights expressly granted to you.

7. WAIVER

- 7.1. The Company does not provide any kind of professional advice and does not perform any professionalism checks of the Talents; hence the Company makes no warranties and is not responsible for any advice or service provided by the Talent via the Protocall. You shall not rely solely on the advice received from the Talents and if you decide to do so, then this reliance is on your own risk.
- 7.2. The Company is doing its best to provide the Services of the highest quality, yet the Services are provided on an "as is" basis without any express or implied warranties, including, but not limited to, warranties of merchantability, fitness for a particular purpose, title, non-infringement, and freedom from computer virus or other harmful code.
- 7.3. You understand and agree that the Company does not have control over, does not warrant, and has no duty to take any action:
 - 7.3.1. That any information provided by the Company is complete, accurate, or useful;
 - 7.3.2. That the Services will be operational, error free, secure, or safe, or that the Services will function without delays, disruptions, or imperfections;
 - 7.3.3. Regarding failure of hardware, software, or Internet connections;
 - 7.3.4. That third parties may obtain unauthorized access to information stored in the Protocall, such as your personal data, wallet address or private key;
 - 7.3.5. Regarding legal or regulatory risk, inquiry, or action;
 - 7.3.6. Regarding any custodial or fiduciary risk or responsibility, of which the Company and its representatives have none.

8. TERMINATION AND CHANGES

- 8.1. You have a right to terminate your relationship with the Company at any time and for any reason by deleting your Account through the settings in the Protocall and discontinuing your use of the Services. By deleting your Account, you also terminate all your relationships with the Company's third-party providers involved in the provision of Services.
- 8.2. The Terms are effective for you from the acceptance made by you, until the Terms are discontinued or your Account is terminated or deleted for any reason. The effect of the Terms is automatically discontinued for you in case of termination or deletion of your Account. However, all provisions of these Terms which by their nature should survive termination shall remain applicable and in force, including without limitation warranty disclaimers, indemnity, limitations of liability, dispute resolution, intellectual property and governing law.
- 8.3. The Company has the right at any time to refuse any User in registration and/or suspend or terminate User's Account in case of violation of provisions of the Terms, or at its own discretion without providing the reasons for such refusal, suspension or termination.
- 8.4. If you breach these Terms and/or any other document that is an inherent part of those, the Company reserves the right to restrict your access to the Services on a temporary basis (Account suspension), and in case of gross and/or repeated violation, refuse access to the Services on a permanent basis (Account termination). Breaches of the rules outlined in 'Acceptable Use' section of these Terms and Talent Agreement are considered fundamental breaches of these Terms.
- 8.5. In case of suspension or termination of your Account by the Company, you will still have the access to a limited number of functions for a limited period of time as provided in Schedule 1 of these Terms. However, you acknowledge and consent that the access to all functions, including but not limited to Calling Balance, Banking, and Cards, will be lost if the reason for suspension or termination of the Account is a fundamental breach of these Terms. Termination of the Account due to the substantial breach will also lead to termination of the

User's relationships with the Company's third-party providers involved in the provision of Services.

- 8.6. The Company reserves the right to update the Terms and/or withdraw them at any time at its sole discretion.
- 8.7. In case of changes made by the Company to the Terms, such changes shall be notified to you in a reasonable time before becoming effective. The continued use of the Services by you (any subsequent interaction with the Services) after the changes have taken effect signifies your consent with the changes to the Terms. If you do not consent to the changes, you must delete your Account.

9. LIMITATION OF LIABILITY

- 9.1. The Company is not responsible for the content of the information received by you in the course of interaction with other Users of the Services or third parties. The Company takes no responsibility and assumes no liability for any content that the Users or third parties create, upload, post, send, receive, or store using our Services. Users understand and agree that despite best efforts of the Company, they may be exposed to content that might be offensive, illegal, misleading, or otherwise inappropriate, and the Company cannot be liable for consequences of such exposure.
- 9.2. The Company will not be liable for any indirect, incidental, special, consequential, punitive, or multiple damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill or other intangible losses, resulting from:
 - 9.2.1. The use of the Services by the Users or their inability to use the Services;
 - 9.2.2. The access to or inability to access the Services by the Users;
 - 9.2.3. The conduct or content of other Users or third parties on or through the Services; or
 - 9.2.4. The unauthorized access to, use or alteration of the User content.
- 9.3. The Company shall not be liable for any errors, omissions, interruptions, defects and delays in processing or transmission of data, interruptions in communication lines, destruction of any equipment, unauthorized access of third parties to the Services, which caused the User's or Talent's access to the Services. The Company is not responsible for any technical malfunctions or other problems of any telephone networks or services, computer systems, servers or providers, computer or telephone equipment, software, failures of e-mail services or scripts for technical reasons, the normal functioning and accessibility of individual segments of the Internet and telecommunication operators' networks involved in facilitation of the access to the Services.
- 9.4. The Company is not responsible for the correspondence of the Services in whole or in part with the User's or Talent's expectations, the error-free and uninterrupted operation of the Services, the termination of the User's or Talent's access to the Services, as well as the maintenance of the login and password of the User or Talent who gives access to the Services for reasons related to technical malfunctions of the equipment or the Company's software, and shall not indemnify the User with any related damages.
- 9.5. The Company shall not be liable before the User or Talent for restriction of access to the Services, termination of access to the Services, if these restrictions and terminations are the result of force majeure circumstances that led to the impossibility of partial or full fulfillment by the Company or any other party of the obligations under these Terms.
- 9.6. The Company is not responsible for:
 - 9.6.1. Potential harm to Users when using the Services;
 - 9.6.2. Any loss or corruption of data that may occur due to the breach of these Terms by the User;

- 9.6.3. For the speed and uninterrupted operation of the Services, their compatibility with the User devices' software and operating systems and for the proper functioning of the User devices;
- 9.6.4. For errors and/or viruses during the operation of the Services, interruption of communication channels and failure of the server infrastructure at the level of backbone communication channels, data centers, computing centers, as well as communication lines of regional and local importance, failure or improper performance of their obligations as a result of failures in the telecommunication and/or energy networks, as well as fraudulent actions of third parties aimed at gaining unauthorized access and/or disruption of the Services;
- 9.6.5. For the lack of conformity of the Services with the expectations of the User;
- 9.6.6. For the actions of other Users and for the consequences of using the Services by the User;
- 9.6.7. For performance of third-party systems, failure to receive and/or transfer payments of Users, caused by reasons beyond the Company's control, as well as circumstances of force majeure;
- 9.6.8. For failure or improper performance of Company's obligations, if it is caused by the actions/omissions of the User, including those which are beyond the control of the User, occurring as a result of wrongdoing/inactivity of the User;
- 9.6.9. For use of any services and any other products offered to the User on a paid and/or free basis by other Users or third parties, including actions of telecommunication operators;
- 9.6.10. For information posted by third parties and its compliance with the provisions of the applicable legislation;
- 9.6.11. For the risk of switching from the Services' own resources to third party resources and related risks;
- 9.6.12. For accessing the Services using software received from resources not associated with the Company;
- 9.6.13. For using the Services from a User's device by a third party, therefore, all actions performed on the User's device are the actions of the User. If any person accesses the Services and can use them on behalf of the User, the User is obliged to notify the Company immediately in writing (by e-mail). Otherwise, all actions performed on behalf of the User using the Services will be regarded as actions taken directly by the User.
- 9.7. The Company shall not be liable to the User or any third parties for the content and legality, authenticity of the information used/received by the User when using the Service.
- 9.8. In case of claims by a third party, including from another User, related to your use of the Company's Services, you undertake on your own behalf and at your own expense to settle such claims with third parties, protecting the Company from possible losses and disputes, or to act on the Company's side in such disputes.
- 9.9. The Company will not be liable for any costs or losses that directly or indirectly incurred by the Users as a result of communication between such Users.
- 9.10. The User assumes all responsibility and all risks associated with any loss, including in connection with the theft of the User's credentials through which third parties may gain access to the Services of the Company.
- 9.11. The User assumes all responsibility and all risks associated with any loss, including in connection with the theft of the device (computer or smartphone) of the User from which third parties may gain access to the Services.
- 9.12. In any case, the Company's liability before you, including liability for any losses incurred by you:

- 9.12.1. shall be limited to the amount of all commissions received from transactions initiated by you for 6 (six) months preceding an incident that gave rise to liability or to EUR 100 (one hundred euros) in case of the absence of commissioned transactions;
- 9.12.2. will not cover lost profits, loss of income, loss of reputation, any other special, direct or indirect losses or damages incurred by you.

10. APPLICABLE LAW AND DISPUTE SETTLEMENT

- 10.1. You agree that these Terms and the relations with Company are governed by laws of Cyprus, without regard to conflict of laws provisions.
- 10.2. Any dispute arising out of or in connection with these Terms, including any question regarding their existence, validity, or termination (the **Dispute**) shall be settled through amicable negotiations within 30 days from the initial claim for each separate claim.
- 10.3. If the Dispute cannot be settled through amicable negotiations within the designated term, it shall be referred to and finally resolved by arbitration under the LCIA Rules, which Rules are deemed to be incorporated by reference into this clause.
- 10.4. The number of arbitrators shall be one. The seat, or legal place, of arbitration shall be Limassol, Cyprus. The language to be used in the arbitral proceedings shall be English.
- 10.5. If the arbitration clause is found void or unenforceable under the applicable law, the Dispute shall be submitted to the competent court of Cyprus.
- 10.6. If you are a consumer residing in the EU country, this clause and these Terms shall not affect any mandatory consumer rights you may have under your local law.
- 10.7. Class action lawsuits, class-wide arbitrations, and any other proceedings where someone acts in a representative capacity are not allowed, nor is combining individual proceedings without the consent of all involved parties.

11. FINAL PROVISIONS

- 11.1. All issues not described in details in these Terms are covered in other Terms, Policies, and Agreements that you will see in the Protocall when performing some triggering operation for the first time (such as registering as the Talent, etc.). Full list of all Terms, Policies, and Agreements you may find in the section "Legal" of the settings.
- 11.2. Privacy Policy, Refund Policy, and Calling Balance Terms are integral parts of these Terms.
- 11.3. All communication and notices regarding these Terms shall be performed in writing. Written form includes e-mails or messages within the Protocall. You agree that all notices and messages received by e-mail or within the Protocall shall be deemed delivered to you in due form.
- 11.4. Written notifications include notifications sent to the relevant e-mail address out of the following: info@protocall.ch (any information); accsupport@protocall.ch (Account issues); techsupport@protocall.ch (technical issues); legal@protocall.ch (legal issues and questions).
- 11.5. The Company has the right to use the facsimile signature of the Company's authorized person (through mechanical or other copying) in any documents, including in these Terms and/or in related information, communications. The User recognizes the validity of such documents.
- 11.6. The original language of these Terms is English. Shall any discrepancies with translated versions of these Terms arise, the English version shall prevail.
- 11.7. The titles in these Terms are intended solely for the sake of ease of use and have no legal meaning.

SCHEDULE 1

Functions and a period of time for which these are available after the Account termination by the Company depending on the type of the User

Type of the User	Functions available after the Account termination	Period of time for which these functions are available after the Account termination
Non-verified User	Communication with Talents Crypto Wallet (withdrawal)	30 calendar days
Verified User	Communication with Talents Banking (withdrawal) Crypto Wallet (withdrawal)	30 calendar days
Talent	Communication with Talents Earnings Balance (withdrawal) Banking (withdrawal) Crypto Wallet (withdrawal)	30 calendar days

*You will be able to use the mentioned functions for 30 calendar days free of any additional charge, however, after that period some additional fees may be applied by the third-party provider involved in the provision of the mentioned functions. Please consult Terms & Conditions and/or other documents applicable to your relationship with the relevant third-party provider.