

TERMS AND CONDITIONS

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS SITE.

By using Votico Finance, the website (the "Site"), you agree to follow and be bound by these terms and conditions (the "Terms and Conditions") and agree to comply with all applicable laws and regulations. In these Terms and Conditions, the words "you" and "your" refer to each customer, Site visitor, "we", "us" and "our" refer to Votico Finance.

It is your responsibility to review these Terms and Conditions periodically. If at any time you find these Terms Conditions unacceptable or ***if you do not agree to these Terms and Conditions, please do not use this Site.*** We may revise these Terms and Conditions at any time without notice to you.

YOU AGREE THAT BY USING THE SITE AND THE SERVICES YOU ARE AT LEAST 18 YEARS OF AGE AND YOU ARE LEGALLY ABLE TO ENTER INTO A CONTRACT.

These Terms and Conditions require the use of arbitration on an individual basis to resolve disputes, rather than jury trials or class actions, and also limit the remedies available to you in the event of a dispute.

DISPUTE RESOLUTION

Please read this carefully. It affects your rights.

Any controversy or claim between or among the parties, shall at the request of any party be determined by arbitration. The arbitration shall be conducted in the state of Tennessee. Any controversy concerning whether an issue is arbitrable shall be determined by the arbitrator(s). Judgment upon the arbitration award may be entered in any court having jurisdiction. The institution and maintenance of an action for judicial relief or pursuit of a provisional or ancillary remedy shall not constitute a waiver of the right of any party, including the plaintiff, to submit the controversy or claim to arbitration if any other party contests such action for judicial relief. Governance law for this shall be UK.

Rights and Responsibilities.

Although We cannot make an absolute guarantee of system security, We take reasonable steps to maintain security. If you have reason to believe system security has been breached, contact us by email for help.

Third Party Links.

The Website may comprise links to external or third-party Websites ("External Sites"). These links are provided exclusively as ease to you and not as an authorization by us of the content on such External Sites. The content of such External Sites is created and used by others. You can communicate with the site administrator for those External Sites. We have not reviewed all of the third-party websites linked to by the Website and are not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by us of the third-party website. Navigation to and use of any such linked website is at the user's own risk. We are not accountable for the content provided in the link of any External Sites and do not provide any representations about the content or correctness of the information on such External Sites. You should take safety measures when you are downloading files

from all these Websites to safeguard your computer from viruses and other critical programs. If you agree to access linked External Sites, you do so at your own risk.

Affiliate and Third-Party Links.

This website participates in an affiliate advertising program designed to provide a means for sites to earn advertising fees by advertising and linking to third-party sites. We will only ever link to products that we think our visitors may be interested in and appreciate learning more about.

We may also review and/or recommend various other products and or services which we may receive affiliate commissions from. We firmly believe in only partnering with brands we believe in and have had a positive personal experience with. You are responsible for your own research into the product or service before purchasing to determine if this company is match for your needs. We are in no way responsible for the actions of any third parties and these third parties are solely responsible the contents of their websites.

Product affiliate links.

If you click a product or service affiliate link and buy the service, then We will get a percentage of the sale or some other type of compensation.

Again, prices are not different if you use these affiliate links. You will not pay more by clicking through to the link.

Payment Terms.

Votico Finance or the third-party service provider may charge you for the third-party services provided to you. You agree to pay for the selected third-party services with the credit card account provided when registering on our website. You are authorizing and directing us to charge this account for these charges when ordering a product or service on our website. If payment does not clear, the service provider may not provide the service. You are liable for any fees, including any legal or collection fees for any unpaid charges. All fees are due immediately upon completion of the service and are non-refundable.

We or the third-party service provider may use a third-party payment processor to process payment. This transaction will be subject to all terms, conditions and privacy polices of the payment processor and your credit card provider. We are not responsible for any errors of a payment processor. Transaction data will be provided to us, but to be used in accordance with our Privacy Policy.

Once a private sale has been initiated and payment sent, all terms and conditions stated here apply.

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WE MAKE NO WARRANTY THAT: (A) THE SITE WILL MEET YOUR REQUIREMENTS; (B) THE SITE WILL BE AVAILABLE ON AN UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE BASIS; (C) THE RESULTS THAT

MAY BE OBTAINED FROM THE USE OF THE SITE, WILL BE ACCURATE OR RELIABLE; OR (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SITE WILL MEET YOUR EXPECTATIONS.

OBTAINING ANY SERVICES THROUGH THE USE OF THE SITE IS DONE AT YOUR OWN DISCRETION AND AT YOUR OWN RISK. WE SHALL HAVE NO RESPONSIBILITY FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE USE OF THE SITE.

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You agree to abide by laws regarding copyright ownership and use of intellectual property, and you shall be solely responsible for any violations of any relevant laws and for any infringements of third-party rights caused by any content you provide or transmit or that is provided or transmitted using our Site.

Right to Refuse. You acknowledge that We reserve the right to refuse service to anyone and to cancel user access at any time. Termination of use can occur at any time for any reason without notice.

Acknowledgement. BY USING THE SITE, YOU ACKNOWLEDGE THAT YOU HAVE READ THESE TERMS OF USE AND AGREE TO BE BOUND BY THEM.

Severability. If one or more of the provisions in this Agreement are deemed void by law, then the remaining provisions will continue in full force and effect.

Entire Agreement. These Terms and Conditions, our Privacy Policy, Disclaimers, and any other document we deem relevant constitute the sole and entire agreement between you and us with respect to our Site and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, with respect to our Site.

Contact.

If you have any questions, please contact us at contact@votico.finance.com