

Terms and Conditions

For Users Accessing the HAQQ Platform



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Terms of Use

Welcome to the HAQQ client relation management (CRM) and legal practice management platform (the "Platform"), access and usage of this platform is subject to the terms and conditions herein (the "Terms"). We may modify the Terms at any time without notice to you by posting revised versions of the Terms on the Platform. Your use of the Platform and any Services constitutes your binding acceptance of the Terms and HAQQ 's Privacy Policy, including any modifications that we make. If you do not agree to the Terms, do not use this platform.

DEFINITIONS

- Platform: Refers to the CRM and legal practice management platform provided by HAQQ Inc. It encompasses the entire system, including its services, functionalities, tools, and content accessible through the web or related interfaces.
- Services: The functionalities, tools, and features provided by HAQQ Inc within the Platform, including but not limited to CRM tools, legal practice management tools, networking capabilities, discussion forums, social platform and any other tools available through the Platform.
- Terms: The terms and conditions outlined in the document, governing the access and use of the Platform and its Services provided by HAQQ Inc.
- Accessing the Platform: The process through which users gain entry to the Platform
 including eligibility criteria, registration requirements, and user responsibilities for
 maintaining confidentiality and security.
- Content/Users Content: Refers collectively to all materials, including written content, photographs, graphics, images, illustrations, sound or video clips, and animations created, published, shared or transmitted on or through the HAQQ social platform by HAQQ Inc, its users, or third parties.
- Your Content: Refers collectively to all materials, including written content, photographs, graphics, images, illustrations, sound or video clips, and animations created, published, shared or transmitted on or through the HAQQ social platform by you the user and made.
- Administrator Access: Privileges and responsibilities granted to the initial account holder, allowing them to manage user accounts, grant or restrict access, and control various functionalities within the Platform.
- Assumption of Risk: Acknowledgment that using the Platform involves inherent risks, and users bear responsibility for any risks associated with their use the services and content provided.
- Acceptable Uses: The guidelines and restrictions specifying the permitted use of the Platform and its content.
- Conduct: Guidelines and prohibitions regarding user behavior on the Platform, including obligations to provide accurate information during registration, restrictions on prohibited conduct, and the prohibition of unauthorized access.
- Subscription Fees and Taxes: Details regarding fees, payment terms, taxes, and payment responsibilities associated with the subscription to HAQQ Inc's services.
- Third party/parties: Entities or individuals beyond the direct engagement between HAQQ Inc, and you the user. These external entities or individuals could encompass other users or customers of the service, external service providers engaged to enhance the service, regulatory or legal bodies ensuring compliance, advertisers, sponsors, affiliates, or any other party not explicitly part of the direct agreement but interacting



- within the framework of the services offered on the Platform by HAQQ Inc and its users.
- Beneficiary: Subscribers that are eligible beneficiaries of HAQQ's money back guarantee program.
- Money Back Guarantee (or "Guarantee"): HAQQ's conditional money back guarantee program, outlined below.

ACCESSING THE PLATFORM

Eligibility, Registration and Account Responsibility

You must register in order to obtain full access to our Services, participate in discussion forums and fully utilize any networking, CRM and legal practice management functions on the Platform. To register, you must be 18 years or older, have the required power and authority to enter into the Terms, truthfully and accurately provide all required information, including a legitimate email address, and obtain a unique username and password.

You are responsible for maintaining the confidentiality of your account and password, and you agree to accept responsibility for all activities that occur under your account or password. Furthermore, you are strongly advised to maintain and to protect your privacy by choosing carefully what personally identifiable information you provide on the Platform.

Administrator Access

You are solely responsible for the behavior and content generated by users under your account especially those to whom you grant administrative access. The Administrator account (party which initially activates the account) is for the duration of activation of the account the party authorized to inter-alia (i) deactivate or delete the account; (ii) manage users by adding or removing user accounts; (iii) grant and restrict account access including administrative access to user accounts, CRM and legal practice management functionalities.

Assumption of Risk

Your use of the Platform is at your own risk. Your use of the Platform constitutes your acknowledgment that you bear all risks associated with using such Services and Content.

Our Services and Content

Acceptable Uses

Our Platform includes a combination of content that we, our users and other third parties create and post (collectively, the "Content"). All of the Content available through the Platform including, but not limited to, written content, photographs, graphics, images, illustrations, marks, logos, sound or video clips, and animations, is trademarked or copyright protected. Your use of the Content must in no way violate any law of the jurisdiction in which such Content is used. Except as permitted herein, you may not use, store, display, modify, reproduce, publish, transmit, participate in the transfer or sale of, create derivative works of, distribute, publicly perform, publicly display or in any way exploit any of the materials or content on the Platform in whole or in part.

By subscribing to our services, you are granted a non-exclusive right to use the platform and service herein. The hereto will in no way grant you the right to acquire, copy, import in the



platform or its code in total or in part and your subscription will in no way grant you a license to implement the program in any way other than a cloud subscription.

You agree to use the platform for the number of users allowed by your subscription. You may at any time upgrade your subscription to include further users and you agree to pay the consequential increase in subscription as specified for each bundle. You may not assign your account to any third party and it may not be used for or on behalf of any third party or data collection or for the provision of services for any third party except as intended by the normal use of the platform. You are solely responsible and liable for any third party which is granted access to or allowed to use your account or your log in details.

Contributing Content

You are solely responsible for all materials, whether publicly posted or privately transmitted, that you upload, post, email, transmit or otherwise make available on the Platform ("Your Content"). You represent that you own or have the necessary permissions to use and authorize the use of Your Content as described herein. You may not imply that Your Content is in any way sponsored or endorsed by HAQQ.

You assume all risks associated with posting and sharing Your Content, including anyone's reliance on its quality, accuracy or reliability. Prohibited content includes, but is not limited to, and you represent that you will not post Content that is:

- Copyrighted material and trademarks that are used without the express permission of the owner:
- Advertisements, promotions, solicitations or offers to sell any goods or services for any commercial purpose;
- Content in which you impersonate another person or entity;
- Content that, in the sole opinion of HAQQ, is pornographic, sexually explicit or obscene:
- Content that, in the sole opinion of HAQQ, exploits children or minors;
- Content that HAQQ has reason to believe was posted for malevolent purposes, including libel, slander, defamation or harassment;
- Content that HAQQ, in its sole opinion, deems offensive to the platform community, including, but not limited to, blatant expressions of bigotry, prejudice, racism, hatred or profanity;
- Content that could be construed as electioneering, political advocacy (as opposed to issue advocacy that does not function as political campaign intervention) or participation in campaign activity, including, but not limited to, providing information about a specific political candidate and/or a candidate's position on specific issues;
- Content promoting or providing instructional information about illegal or illicit activities; or
- Content that transmits or contains viruses, corrupted files or any similar element.

We may from time to time, examine the Content on the Platform at our own discretion or based on user reports/complaints. We have the right, but not the obligation, to remove or decline to post any Content that may, in our sole discretion, violate these Terms or that is otherwise objectionable to us.

We are not responsible for the loss, deletion, failure to store, misdelivery or untimely delivery of any Content submitted to or transmitted through the Platform. We have no obligation to retain or provide you with copies of Your Content, nor do we guarantee any confidentiality with respect to Your Content.

You may not post, or attempt to post, Content that interferes with our normal operations or with the use and enjoyment of another user. You may access the Platform and the Content only through the interfaces provided by us. You agree to use the Platform and the Services only for their intended lawful purpose and in accordance with applicable laws.



Our Right to Use Your Content

You certify that either (i) you own all intellectual property rights in Your Content, or (ii) in posting or transmitting Your Content, you are acting with the permission of the owners of such Content to both (a) post such Content and to (b) grant any further licenses to such Content or permissions to use such Content as described herein.

When you post or transmit Your Content on or through the Platform you grant HAQQ a perpetual, worldwide, irrevocable, royalty-free, nonexclusive and sublicensable license (the "License") to use, reproduce, create derivative works of, distribute, publicly perform, publicly display, transfer, transmit, distribute and publish Your Content and subsequent versions of Your Content for the purposes of (i) displaying Your Content on the Platform, (ii) distributing Your Content, either electronically or via other media, to users seeking to download or otherwise acquire it, (iii) storing Your Content in a remote database accessible by end users, and/or (iv) providing Services through and outside of the Platform, including, but not limited to, implementing interventions expanding legal empowerment, offering technical assistance to development organizations, governments and civil society actors and hosting workshops for members. The License shall apply to the distribution and the storage of Your Content in any form, medium or technology now known or later developed.

Users Content will be freely accessible by registered Clients and serve as a tool for the filtering process, such content shall not include any private information not intended for the Client.

Users Content may be accessible by non-registered Clients and appear on the landing page and other platforms as deemed necessary by HAQQ.

Users' Right to Use Your Content

When you post or transmit Your Content on or through the Platform you also irrevocably grant the users of the Platform the right to access and use Your Content in connection with the use of the Platform.

CONDUCT ON OUR PLATFORM

If we request registration information from you, you will provide us with true, accurate, current and complete information. If you are registering on behalf of an organization, you represent that you have the necessary permissions and/or authority from that organization to (i) register the organization as a member of the Platform and (ii) act on behalf of and in the name of that organization in any interactions with the Platform, including, but not limited to, posting of Content to the forums. You will promptly update your registration or that of your organization to keep it accurate, current and complete. If we issue you a password, you may not reveal it to anyone else and you may not use another person's password. You agree to immediately notify us of any unauthorized use of your passwords or accounts or any other breach of security. We will not be responsible for any loss or damage that may result if you fail to comply with these requirements.

The technology and the software underlying the Platform and the Services is the property of HAQQ and our contractors. You agree not to copy, modify, rent, lease, loan, sell, assign, distribute or reverse engineer any of the technology or software underlying the Platform or the Services. You agree not to modify the software underlying the Platform in any manner or in any form or to use modified versions of such software, including, without limitation, for the purpose of obtaining unauthorized access to the Platform.

Prohibited Conduct

Without limiting the foregoing, you agree that you will not use our Platform to take any of the following actions:



- Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights of others;
- Publish, post, upload, email, distribute or disseminate (collectively, "transmit") any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful content;
- Transmit files that contain viruses, corrupted files or any other similar software or programs that may damage or adversely affect the operation of another person's computer, the platform, any software or hardware or telecommunications equipment;
- Advertise or offer to sell any goods or services for any commercial or other purpose;
- Transmit surveys, contests, pyramid schemes, spam, unsolicited advertising or promotional materials or chain letters;
- Download any file that you know or reasonably should know cannot be legally obtained in such manner;
- Falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or the source of software or other material;
- Restrict or inhibit any other user from using and enjoying any public area within the platform;
- Use the platform in any manner that interferes with our normal operations or with the use and enjoyment of another user;
- Collect or store personal information about other end users:
- Interfere with or disrupt the platform, servers or networks;
- Impersonate any person or entity, including, but not limited to, a HAQQ representative, or falsely state or otherwise misrepresent your affiliation with a person or entity;
- Forge headers or manipulate identifiers or other data in order to disguise the origin of any content transmitted through the platform or to manipulate your presence on the platform;
- Take any action that imposes an unreasonably or disproportionately large load on our infrastructure; or
- Engage in any illegal activities.

If you choose a username that, in our sole discretion, is obscene, indecent or abusive, we reserve the right, without prior notice to you, to automatically change your username, delete your posts from the Platform, deny you access to the Platform or employ any combination of these options.

Unauthorized access to the Platform is a breach of these Terms and a violation of the law. You agree not to use any automated means, including, without limitation, agents, robots, scripts or spiders, to access, monitor or copy any part of the Platform, except those automated means that we have approved in advance and in writing.

Use of the Platform is subject to existing laws and legal process. Nothing contained in these Terms shall limit our right to comply with governmental, court and law-enforcement requests or requirements relating to your use of the Platform.

HAQQ'S RIGHTS

We have the right, but not the obligation, to take any of the following actions, in our sole discretion, at any time and for any reason without giving you any prior notice unless otherwise stated herein:

- Restrict, suspend or terminate your access to all or any part of our Services if you fail to abide by these Terms;
 - o If you are overdue on subscription payments HAQQ will suspend your account without liability perusing a 30-day notice of default.
 - If you violate any of the terms herein HAQQ will suspend your account should fail to remedy the violation within 15 days of the notice describing the violation.
- Change, suspend or discontinue all or any part of our Services;



- Refuse, move or remove any Content;
- Refuse to register any user name that may be deemed offensive;
- Establish general practices, fees and policies concerning the Platform and the Services we provide.

During the suspension period you will not be able to access any of the services provided under your subscription.

Following suspension, HAQQ shall maintain the suspended account for a maximum of 90 days after which the suspended account will be irrevocably deleted with all related Client information and data and all backups. The aforementioned period may be extended and all data and information maintained for an extended period determined by HAQQ following your special request assuring reassumption of services. You are solely responsible for backing up and downloading all your information and data prior to permanent termination.

You agree that we will not be liable to you or any third party for taking any of these actions.

You understand and agree that our Services may include communications such as service announcements and administrative messages from us and that these communications are considered part of the Services. We may also contact you via email to notify you about special events available to Platform registrants. By becoming a Platform registrant, you consent to the receipt of these communications. You will be able to opt out of receiving these messages.

DISCLAIMERS

We disclaim any and all responsibility and liability for (i) the deletion, the failure to store, the misdelivery or the untimely delivery of any information or material; (ii) any harm resulting from downloading or accessing any information or material on the Internet using search results from our Platform; and (iii) any service outages that are caused by our maintenance on the servers or the technology that underlies the Platform, failures of our Service providers (including telecommunications, hosting and power providers), computer viruses, natural disasters or other destruction or damage of our facilities, acts of nature, war, civil disturbance or any other cause beyond our reasonable control.

WE DO NOT WARRANT THAT THE PLATFORM WILL BE UNINTERRUPTED OR ERROR FREE. IN ADDITION, WE DO NOT MAKE ANY REPRESENTATION OR WARRANTY AS TO THE CONTENT ON THE PLATFORM. THE PLATFORM AND THE CONTENT ARE DISTRIBUTED ON AN "AS IS, AS AVAILABLE" BASIS. ANY MATERIAL THAT YOU DOWNLOAD OR OTHERWISE OBTAIN THROUGH THE PLATFORM IS DONE AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY POTENTIAL DAMAGES TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM YOUR DOWNLOAD OF ANY SUCH MATERIAL. WE MAKE NO WARRANTIES THAT (i) THE PLATFORM WILL MEET YOUR REQUIREMENTS, (ii) THE PLATFORM WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE PLATFORM WILL BE ACCURATE OR RELIABLE, (iv) THE OUALITY OF ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL THAT YOU OBTAIN THROUGH THE PLATFORM WILL MEET EXPECTATIONS, OR (v) ANY ERRORS WILL BE CORRECTED. WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT WITH RESPECT TO THE PLATFORM, ANY CONTENT OR ANY OF OUR SERVICES, TOOLS, PRODUCTS OR PROPERTIES. YOU EXPRESSLY AGREE THAT YOU WILL ASSUME THE ENTIRE RISK AS TO THE



QUALITY AND THE PERFORMANCE OF THE PLATFORM AND THE ACCURACY OR COMPLETENESS OF ITS CONTENT. IN ADDITION, WE DO NOT GUARANTEE THE ACCURACY, INTEGRITY OR QUALITY OF THE CONTENT ON THE PLATFORM, AND YOU MAY NOT RELY ON ANY OF THIS CONTENT. WITHOUT LIMITATION, WE ARE NOT RESPONSIBLE FOR POSTINGS BY USERS IN ANY INTERACTIVE SECTIONS OF THE PLATFORM, INCLUDING, BUT NOT LIMITED TO, THE TOOLS DATABASE.

WE SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE USE OF OR INABILITY TO USE THE PLATFORM, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME STATES DO NOT ALLOW EXCLUSION OF IMPLIED WARRANTIES OR LIMITATION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. IN SUCH STATES, OUR LIABILITY SHALL BE LIMITED TO THE FULLEST EXTENT PERMITTED BY LAW.

SUBSCRIPTION FEES AND TAXES

Subscription Fees

The fees specified by HAQQ for each service bundle and shall be effective for the initial term of the services and each renewal unless those fees have been revised prior to renewal.

HAQQ retains the right to review all its fees and change them as it sees fit subject to a thirty (30) day notice delivered to you. You will have the right to terminate your account should you not accept the new fees subject to fifteen (15) day notice delivered to HAQQ requesting account termination such notice must be delivered to HAQQ within thirty (30) days for the reception of the fee increase notice.

Payment and Taxes

Payments shall be made on a monthly or annual basis or on any basis specified by the HAQQ bundle. For recurring payments no refunds or modifications, upgrades or downgrades or removal of features may be made within the effective billing cycle. All and any invoices and or payments are deemed final, accepted and irrevocable unless disputed prior to subscription. It is your sole responsibility to keep all and any payment and billing information including credit and debit card information up-to-date at all times. You authorize HAQQ to charge your payment card or bank account for all fees payable at the initial term of the subscription and all recurrent billing cycles or upgrades or additional services you subscribe to. You further authorize HAQQ to use third parties to process payment and consent the disclosure of payment and billing information to said third parties as necessary for payment process.

All applicable taxes, duties and government levies and duties are not included under the fees herein and you are solely responsible to make timely payment of the hereto.

INDEMNIFICATION

By utilizing the Platform, you agree to indemnify, defend and hold HAQQ and all of its officers, directors, employees, representatives, Advisory Council members, Network Guidance Committee members, agents, information providers and licensors (collectively, the "HAQQ Parties") harmless from and against any and all liability, losses, costs and expenses



(including attorneys' fees) incurred by any HAQQ Party in connection with any claim, including, but not limited to, claims for defamation, violation of rights of publicity and/or privacy, copyright infringement or trademark infringement arising out of:

- Your use of the Platform;
- Your use of any third-party Platforms and services accessed through the Platform;
- Any use or alleged use of your accounts or your passwords by any person, whether or not authorized by you;
- The content, the quality or the performance of content that you submit to the Platform;
- Your connection to the Platform:
- Your violation of these Terms; or
- Your violation of the rights of any other person or entity.

You also agree to take sole responsibility for any royalties, fees or other monies owed to any person by reason of any Content you post or transmit through the Platform or the Services we provide.

We reserve the right, at our own expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate with our defense of these claims.

GOVERNING LAW

By visiting or using the Platform, you agree that the laws of the Lebanese Republic, without regard to principles of conflicts of law, will govern our Privacy Policy and these Terms and any dispute of any sort that might arise between you and HAQQ. You agree that any action at law or in equity that arises out of or relates to any use of the Platform will be filed only before the Lebanese competent courts, and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action.

TERMINATION BY USER

You may terminate you subscription prior to its expiry without liability should the following occur:

- (i) HAQQ fails to deliver its services in accordance with the herein should such failure cause you material harm and should HAQQ fail to remedy such failure within 30 days of receiving a written notice describing the failure and material harm in detail.
- (ii) HAQQ violates any of its obligation herein and fails to remedy such default within 30 days of receiving a written notice describing the violation in detail.

In such occurrence HAQQ shall refund your subscription for services not yet delivered pro rata.

MONEY BACK GUARANTEE

HAQQ may offer a Money Back Guarantee program for the first annual subscription term to its services as part of its promotional efforts of the Company's services, and acceptance (i.e., subscription) of these terms and conditions of the services provided by the Company constitutes acknowledgement and acceptance of the terms and conditions of the Guarantee as outlined below:

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Eligibility Criteria

Default Position

Contrary to any textual or verbal conversation or indication, or even any privately held belief, no user shall be entitled nor eligible to participate in the Guarantee program by default lest they be able to unequivocally prove their fulfilment of all the conditions and criteria outlined below.

Criteria

- a. This Guarantee excludes any existing or prior users or account holders (whether free or paid), and is reserved for new users and organizations and license holders as incentive to have them subscribe to the Company's services.
- b. This Guarantee extends exclusively to beneficiaries that respond directly to a promotional advertisement by the company that explicitly mentions the Guarantee, given that the Beneficiary initiates their subscription no later than ninety-six (96) hours subsequent to the initial interaction prompted by the aforementioned advertisement.
- c. Beneficiaries must subscribe on behalf of their entire organization, with every member of the organization having a license to use HAQQ.
- d. Beneficiaries must render the full amount of the Subscription fee upfront, without delay, and without recourse to any form of financing through installments or deferred payments.
- e. Beneficiaries must commit to the complete and total migration of their organization's existing data into the Company's systems.
- f. Beneficiaries must engage in consistent usage of the system, defined as a minimum of two (2) hours per week for each user, including participation in mandatory onboarding sessions and the upkeep of public profiles with accurate and current information.
- g. Beneficiaries must provide timely, consistent, and constructive feedback regarding the use of the Company's services, allowing for a minimum of ten (10) days for the implementation of any service adjustments based on such feedback. The absence of at least three (3) significant, unresolved negative feedback instances throughout the usage period shall render the Guarantee void.

Guarantee Period & Conditions

Duration of Guarantee

The Guarantee extends over a minimum period of ninety (90) days of proper use, plus any additional time afforded by the Company to enact service modifications in response to beneficiary feedback. Beneficiaries are granted a seven (7) day period following this duration to exercise their refund request under the Guarantee.

Refund Request Process

To invoke the Guarantee, beneficiaries must submit a refund request via email to info@haqq.me, subject line "REFUND MONEY BACK GUARANTEE HAQQ," originating from the email account of the principal subscription holder. The burden of proof here lies on the beneficiary in submitting the necessary documentation that unequivocally and beyond a



shadow of a doubt shows their adherence all the eligibility criteria outlined above. Failure to adhere to the specified timeframe or response obligations will invalidate the Guarantee.

Reimbursement Terms

Scope of Coverage

The Guarantee covers only the amount paid for the subscription, expressly excluding costs associated with any additional services, such as manual data migration. Reimbursement shall not exceed five thousand United States Dollars (USD \$5,000) in a single installment; amounts beyond this threshold will be repaid in scheduled installments.

Adjustments

Should the Guarantee be invoked in conjunction with a discounted subscription rate, the refund amount shall be calculated as the actual amount paid by the beneficiary minus the monetary value of the discount applied.

Method of Reimbursement

The Company reserves the right to determine the method of reimbursement, which may include, but is not limited to, cash, wire transfer, bank transfer, or electronic funds transfer via international payment systems. All transaction fees or costs shall be borne by the beneficiary.

Recourse

Beneficiaries seeking to utilize the Guarantee must comply with all specified procedural requirements, including those pertaining to communication and feedback. The Company shall conduct a thorough review of each refund request to ascertain compliance with the Guarantee terms.

Amendment

The Company reserves the exclusive right to amend, modify, or discontinue this Guarantee at any time, without prior notice. Such changes shall have no effect on any Guarantee requests submitted prior to the implementation of said changes.

MISCELLANEOUS

You hereby acknowledge and consent that all required notices if any will be effective upon our posting them on the Platform, our delivering them to you through email or your otherwise becoming aware of such notices through other means. If you do not provide us with accurate information, we cannot be held liable if we fail to notify you.

Our failure to exercise or enforce any right or provision of these Terms shall not constitute a waiver of such right or provision.

You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Platform or these Terms must be filed within three (3) months after such claim or cause of action arose or it will be forever barred.

These Terms, including the Privacy Policy, constitute the entire agreement between you and HAQQ and govern your use of the Platform, superseding any prior agreements that you may have with us.

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If any part of these Terms is determined to be invalid or unenforceable pursuant to applicable law, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the Terms shall continue in full force and effect.

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