

# CrescoNet Website Terms of Use

*Last updated: 14 May 2026*

## 1. About these Terms

These Terms of Use (“Terms”) govern your access to and use of the website located at [www.cresconet.com](http://www.cresconet.com) and any associated pages, subdomains, features, content and services made available on or through it (together, the “Website”). The Website is operated by (“CrescoNet”, “we”, “us” or “our”):

CrescoNet (USA) LLC  
5755 North Point Pkwy Suite 52  
Alpharetta, Atlanta, Georgia 30022  
USA

References to CrescoNet include CrescoNet LLC’s affiliates (together, the “CrescoNet Group”) where the context requires.

By accessing or using the Website, you agree to be bound by these Terms and by our Privacy Policy, which is incorporated into these Terms by reference. If you do not agree to these Terms, you must not use the Website.

If you are using the Website on behalf of an organisation, you represent and warrant that you have authority to bind that organisation to these Terms, and “you” will refer to both you and that organisation.

These Terms are governed by California law and are subject to jurisdiction-specific variations set out in the Regional Addenda at the end of these Terms. To the extent of any conflict between the main body of these Terms and a Regional Addendum that applies to you, the Regional Addendum prevails.

## 2. Changes to these Terms and the Website

We may update these Terms from time to time by posting an updated version on the Website. Where required by applicable law, we will give you advance notice of material changes. The updated Terms take effect on the date stated as “Last updated” at the top of this document. Your continued use of the Website after that date constitutes your acceptance of the updated Terms.

We may also change, suspend or discontinue any part of the Website at any time, with or without notice. We will endeavour to keep the Website accurate and up to date, but do not guarantee that it is free from errors, omissions or interruptions.

### 3. Acceptable use

You may use the Website only for lawful purposes and in accordance with these Terms. You must not:

- use the Website in any way that violates applicable law, regulation or the rights of any third party;
- use the Website for any unlawful, fraudulent, harmful, defamatory, harassing, obscene or otherwise objectionable purpose;
- do anything that places an unreasonable or disproportionately large load on the Website, or that disrupts or interferes with the Website, its servers or any connected networks;
- attempt to gain unauthorised access to any part of the Website, any other user's account, or any systems or networks connected to the Website;
- probe, scan, test the vulnerability of, or circumvent any security, authentication or access-control measure of the Website;
- use any robot, spider, scraper, crawler or other automated means to access, monitor, copy or collect any material from the Website, other than generally available search-engine crawlers operating in accordance with our robots.txt file;
- extract, harvest or collect any data from the Website for purposes of training, fine-tuning or evaluating any artificial-intelligence or machine-learning model, without our prior written consent;
- reverse engineer, decompile or disassemble any part of the Website, except to the extent that applicable law expressly permits such activity despite this restriction;
- transmit or introduce to the Website any virus, worm, trojan horse, ransomware, time bomb, logic bomb or other harmful or malicious code;
- impersonate any person or entity, or misrepresent your affiliation with any person or entity;
- frame, mirror or deep-link to the Website in a way that suggests an endorsement or commercial relationship that does not exist, or that removes or obscures our branding or notices;
- modify, adapt, translate or create derivative works of any part of the Website; or
- use the Website in any way that breaches any export-control, sanctions or trade-compliance law applicable to you (see Section 11).

### 4. Accounts and credentials

Some features of the Website may require you to register for an account and to create login credentials, including a username and password. You agree to:

- provide accurate, current and complete information when you register and to keep it up to date;
- keep your credentials confidential and not share them with any other person;

- be responsible for all activity that occurs under your account, whether or not authorised by you; and
- notify us promptly at [PrivacyOfficer@cresconet.com](mailto:PrivacyOfficer@cresconet.com) if you know or suspect that your credentials have been compromised or that your account has been accessed by any unauthorised person.

We may suspend, restrict or terminate your account at any time, with or without notice, if we reasonably believe that you have breached these Terms, if required by law, or to protect the security or integrity of the Website or other users.

## 5. Intellectual property

The Website and all content made available on it, including text, graphics, logos, icons, images, video, audio, software, data compilations, the “look and feel” of the Website, and the selection and arrangement of content (the “Website Content”), are owned by us or our licensors and are protected by copyright, trademark, trade-dress and other intellectual-property laws.

Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, revocable licence to access and view the Website Content, and to download or print a reasonable number of pages of the Website Content solely for your private, informational and non-commercial use. You must not otherwise reproduce, republish, distribute, display, perform, sell, licence or exploit any Website Content without our prior written consent or the consent of the applicable rights holder.

“CrescoNet” and the CrescoNet logo are trademarks of CrescoNet LLC. All other trademarks appearing on the Website are the property of their respective owners. Nothing on the Website should be interpreted as granting you any licence or right to use any such trademark without the written permission of the owner.

If you provide us with any feedback, suggestions, ideas or other materials relating to the Website or to CrescoNet products and services (“Feedback”), you grant us a perpetual, irrevocable, worldwide, royalty-free, fully paid-up, sublicensable licence to use, copy, modify, create derivative works of, distribute and otherwise exploit that Feedback for any purpose, without any obligation or compensation to you.

## 6. User content

If the Website allows you to submit, upload or post content — for example through contact forms, application forms, comments, surveys, testimonials or support requests (“User Content”) — the following applies.

You retain ownership of your User Content. You grant us a worldwide, non-exclusive, royalty-free, sublicensable and transferable licence to host, store, reproduce, modify (for formatting and technical purposes), publish, distribute and otherwise use your User Content solely for the purposes of operating, improving, promoting and providing the Website and our

related products and services, and for the purposes described in our Privacy Policy. This licence ends when you or we remove your User Content from the Website, except to the extent that the User Content has already been shared with others who have not removed it or we are required to retain it by law.

You represent and warrant that your User Content and your submission of it do not infringe or violate any third party's intellectual-property, privacy, publicity or other rights, and do not breach any applicable law.

We are not obligated to monitor User Content, but we may review, edit, refuse to post, or remove any User Content at any time, without notice, in our sole discretion, including if we consider it to breach these Terms or applicable law.

If you believe that any content on the Website infringes your copyright, you may send a notice to the contact details in Section 14. For material hosted in or from the United States, we follow the notice-and-takedown procedure under the Digital Millennium Copyright Act (17 U.S.C. § 512). For the European Economic Area, we follow the notice-and-action procedure under the EU Digital Services Act.

## 7. Third-party websites, materials and services

The Website may contain links to third-party websites, services, resources or materials that are not owned or controlled by us. We provide these links for your convenience only. We do not endorse, and are not responsible for, the content, accuracy, availability, reliability, security, privacy practices or other policies of any third-party website or service. Your access to and use of any third-party website or service is at your own risk and subject to the terms and privacy practices of that third party.

## 8. Privacy

Our collection and use of personal information in connection with the Website is described in our [Privacy Policy](#). By using the Website, you acknowledge that you have read the Privacy Policy.

## 9. Disclaimers

The Website and the Website Content are provided on an “as is” and “as available” basis. To the maximum extent permitted by applicable law, we and our affiliates, licensors and service providers disclaim all warranties, representations and conditions of any kind, whether express, implied or statutory, including warranties of merchantability, fitness for a particular purpose, non-infringement, title, accuracy, reliability, completeness, quiet enjoyment, and any warranties arising from course of dealing or usage of trade.

We do not warrant that the Website will be uninterrupted, secure, error-free, free of viruses or other harmful components, or that defects will be corrected. We make no representation that

the Website or the Website Content is appropriate or available for use in any particular location. If you access the Website from outside the United States, you do so on your own initiative and are responsible for compliance with local laws.

Nothing in these Terms excludes or limits any warranty, condition, guarantee or right that applicable law does not permit to be excluded or limited. See the Regional Addenda for specific rights that may apply to you.

## 10. Limitation of liability

To the maximum extent permitted by applicable law, in no event will CrescoNet, the CrescoNet Group, or any of our respective directors, officers, employees, affiliates, licensors, suppliers or agents, be liable for any indirect, incidental, special, consequential, exemplary or punitive damages, or for any loss of profits, revenue, business, goodwill, data, anticipated savings, or opportunity, arising out of or in connection with your access to or use of, or inability to access or use, the Website or any Website Content, whether based on warranty, contract, tort (including negligence), statute or any other legal theory, and whether or not we have been advised of the possibility of such damages.

To the maximum extent permitted by applicable law, our and our affiliates' total aggregate liability to you arising out of or in connection with these Terms or your access to or use of the Website, whether in contract, tort (including negligence), breach of statutory duty or otherwise, is limited to one hundred US dollars (US\$100).

Nothing in these Terms excludes or limits our liability for: (a) death or personal injury caused by our negligence; (b) fraud or fraudulent misrepresentation; (c) gross negligence or wilful misconduct, where applicable law prohibits excluding or limiting such liability; or (d) any other liability that applicable law does not permit us to exclude or limit. The Regional Addenda may further modify how this Section applies to you.

## 11. Export controls and sanctions

The Website, the Website Content and information about CrescoNet products may be subject to export-control and sanctions laws of the United States (including the Export Administration Regulations and regulations administered by the Office of Foreign Assets Control), the European Union, the United Kingdom, and other jurisdictions. You represent and warrant that: (a) you are not located in, under the control of, or a national or resident of any country or territory that is subject to comprehensive US, EU or UK sanctions; (b) you are not listed on any US, EU, UK or United Nations list of restricted or sanctioned parties; and (c) you will not use, export, re-export, transfer or provide access to the Website or any Website Content in violation of any applicable export-control or sanctions law.

## 12. Term, suspension and termination

These Terms apply from the first time you access the Website and continue until terminated. You may stop using the Website at any time. We may suspend or terminate your access to all or any part of the Website at any time, with or without notice, if we reasonably believe that you have breached these Terms, if required by law or regulator request, or to protect the security, integrity or availability of the Website or other users.

Sections which by their nature should survive termination will survive, including Sections 5 (Intellectual property), 6 (User content, in respect of content already posted), 9 (Disclaimers), 10 (Limitation of liability), 11 (Export controls and sanctions), 13 (Governing law and dispute resolution), 14 (General) and any applicable Regional Addendum.

## 13. Governing law and dispute resolution

These Terms, and any non-contractual obligations arising out of or in connection with them, are governed by the laws of the State of California, United States, excluding its conflict-of-laws rules and excluding the United Nations Convention on Contracts for the International Sale of Goods.

Subject to the Regional Addenda, you and we irrevocably submit to the exclusive jurisdiction of the state and federal courts located in San Diego County, California, United States, for any dispute arising out of or in connection with these Terms or your use of the Website. You waive any objection to the laying of venue and any claim that any such proceeding has been brought in an inconvenient forum.

Nothing in this Section prevents either party from seeking injunctive or other equitable relief in any court of competent jurisdiction to protect its intellectual-property rights or confidential information, or prevents you from bringing a claim in the courts of the country or state where you are resident to the extent required by applicable mandatory consumer-protection law.

## 14. General

Entire agreement. These Terms, together with our Privacy Policy and any other notices or policies we publish on the Website, form the entire agreement between you and us concerning your use of the Website, and supersede any prior agreement on that subject. If you have entered into a separate written agreement with CrescoNet covering specific products or services, that agreement prevails over these Terms in respect of those products or services.

Severability. If any provision of these Terms is held to be invalid or unenforceable, that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions will remain in full force and effect.

No waiver. Our failure to enforce any provision of these Terms is not a waiver of that provision or of any other provision.

**Assignment.** You may not assign or transfer any of your rights or obligations under these Terms without our prior written consent. We may assign or transfer these Terms, in whole or in part, without restriction, including to an affiliate or in connection with a merger, acquisition, reorganisation or sale of assets.

**No agency.** Nothing in these Terms creates any agency, partnership, joint venture, employment or franchise relationship between you and us.

**Force majeure.** We are not liable for any delay or failure to perform caused by events beyond our reasonable control, including acts of God, natural disasters, war, terrorism, civil unrest, labour disputes, governmental action, power or telecommunications failures, cyber-attacks, pandemics or epidemics.

**Third-party beneficiaries.** These Terms do not create any rights enforceable by any person who is not a party to them, except that each CrescoNet Group company may enforce Sections 5, 6, 9, 10 and 11 directly against you.

**Language.** These Terms are drafted in English. If we provide a translation, the English version prevails in the event of any conflict, except where applicable law requires otherwise.

**Accessibility.** We are committed to making this website accessible to all users. This site has been designed following web accessibility best practices, including use of semantic structure, keyboard navigability, and appropriate colour contrast. We aim to meet WCAG 2.1 Level AA compliance and welcome feedback on any accessibility barriers you encounter. If you experience difficulty accessing any part of this site, please contact us.

**Notices.** We may give you notice through the Website, by email to the address associated with your account, or by any other means reasonably calculated to reach you. You may give us notice using the contact details below.

Questions or notices about these Terms should be sent to:

CrescoNet (USA) LLC

5755 North Point Pkwy Suite 52

Alpharetta, Atlanta, Georgia 30022

Email: [PrivacyOfficer@cresconet.com](mailto:PrivacyOfficer@cresconet.com)

## Regional Addenda

The following addenda apply in addition to, and where stated instead of, the main body of these Terms, based on where you reside or use the Website. If more than one addendum could apply to you, the one most specific to your situation prevails, followed by the general regional addendum, followed by the main body of these Terms.

## Addendum A — United States (and California in particular)

### A.1 Applicability

This Addendum applies if you access the Website from the United States or if you are a resident of the United States. References to particular state laws apply only if you are a resident of that state.

### A.2 California users — consumer notice

Under California Civil Code § 1789.3, California users are entitled to the following notice: the provider of the Website is CrescoNet (USA) LLC, located at 5755 North Point Pkwy Suite 52, Alpharetta, Atlanta, Georgia 30022, USA. The Website is provided free of charge. If you have a complaint regarding the Website, or to receive further information about use of the Website, please contact us at [PrivacyOfficer@cresconet.com](mailto:PrivacyOfficer@cresconet.com). California residents may also contact the Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs in writing at 1625 North Market Blvd., Suite N 112, Sacramento, CA 95834, or by telephone at (800) 952-5210.

### A.3 California users — privacy rights

Your rights in relation to personal information collected by us, including your rights under the California Consumer Privacy Act as amended by the California Privacy Rights Act (the “CCPA”), are set out in our Privacy Policy.

### A.4 DMCA copyright notices

If you believe that any material on the Website infringes your copyright, you may send a notice that complies with the Digital Millennium Copyright Act (17 U.S.C. § 512) to our designated agent. The notice must include: (a) a physical or electronic signature of a person authorised to act on behalf of the copyright owner; (b) identification of the copyrighted work claimed to be infringed; (c) identification of the material claimed to be infringing and information reasonably sufficient to permit us to locate it; (d) your contact information; (e) a statement that you have a good-faith belief that the use is not authorised by the copyright owner, its agent or the law; and (f) a statement, under penalty of perjury, that the information in your notice is accurate and that you are the copyright owner or are authorised to act on the owner’s behalf. Notices should be sent to [privacyofficer@cresconet.com](mailto:privacyofficer@cresconet.com).

### A.5 Consumer rights

Nothing in the main body of these Terms affects any non-waivable statutory right you have under US federal or state consumer-protection law, including any right you may have under the Magnuson-Moss Warranty Act or the consumer-protection statute of the state in which you reside.

# Addendum B — European Economic Area, Switzerland and United Kingdom

## B.1 Applicability

This Addendum applies if you access the Website from, or are resident in, a member state of the European Economic Area (“EEA”), Switzerland, or the United Kingdom.

## B.2 Consumer rights

If you are a “consumer” under applicable EEA, Swiss or UK consumer-protection law, nothing in these Terms affects any right or remedy you have under mandatory consumer-protection law, including rights under Directive 2011/83/EU on consumer rights (and national implementations), Directive 93/13/EEC on unfair contract terms, the UK Consumer Rights Act 2015, or the Swiss Federal Act against Unfair Competition. Where any provision of these Terms is inconsistent with such rights, that provision does not apply to you to the extent of the inconsistency.

## B.3 Governing law and jurisdiction for consumers

If you are a consumer resident in the EEA, Switzerland or the United Kingdom, Section 13 (Governing law and dispute resolution) does not deprive you of the protection afforded by the mandatory provisions of the law of the country in which you are resident. You may bring proceedings against us in the courts of the country in which you are resident, and we will bring any proceedings against you in those courts.

## B.4 Limitation of liability

If you are a consumer resident in the EEA, Switzerland or the United Kingdom, nothing in Section 10 (Limitation of liability) excludes or limits our liability for: (a) death or personal injury caused by our negligence; (b) fraud or fraudulent misrepresentation; (c) defective products under Directive 85/374/EEC (and national implementations) or equivalent UK law; (d) any breach of a mandatory statutory consumer right; or (e) any other liability which applicable law does not permit us to exclude or limit.

## B.5 Online dispute resolution (EEA and Switzerland)

The European Commission provides a platform for online dispute resolution at <https://ec.europa.eu/consumers/odr>. We are not obliged, and do not undertake, to participate in dispute-resolution proceedings before a consumer arbitration board.

## B.6 Digital Services Act (EU)

If you access the Website from the EU and wish to submit a notice under Article 16 of Regulation (EU) 2022/2065 (the Digital Services Act) regarding allegedly illegal content on the Website, please contact us at the details in Section 14.

## B.7 Data protection

Processing of personal data in connection with the Website is carried out in accordance with the General Data Protection Regulation (EU) 2016/679, the UK GDPR and the UK Data Protection Act 2018, and the Swiss Federal Act on Data Protection, as set out in our Privacy Policy.

## Addendum C — Australia

### C.1 Applicability

This Addendum applies if you access the Website from, or are resident in, Australia.

### C.2 Australian Consumer Law

Our Website and any goods or services accessible through it come with guarantees that cannot be excluded under the Australian Consumer Law (Schedule 2 to the Competition and Consumer Act 2010 (Cth)) (the “ACL”). Nothing in these Terms excludes, restricts or modifies any right or remedy you have under the ACL that cannot be excluded, restricted or modified by agreement.

To the maximum extent permitted by the ACL, where goods or services supplied to you through the Website are not of a kind ordinarily acquired for personal, domestic or household use or consumption, our liability for breach of a consumer guarantee is limited, at our option, to: (a) in the case of goods, the replacement, repair or supply of equivalent goods, or the payment of the cost of doing so; and (b) in the case of services, the supply of the services again, or the payment of the cost of doing so.

### C.3 Governing law for Australian consumers

If you are a consumer under the ACL, Section 13 (Governing law and dispute resolution) does not deprive you of the benefit of any mandatory provision of Australian law, and you may bring proceedings in the courts of the Australian state or territory in which you are resident.

### C.4 Privacy

Our handling of personal information of individuals in Australia is subject to the Privacy Act 1988 (Cth) and the Australian Privacy Principles, as set out in our Privacy Policy.

## Addendum D — New Zealand

### D.1 Applicability

This Addendum applies if you access the Website from, or are resident in, New Zealand.

## D.2 Consumer Guarantees Act

If you are a “consumer” as defined in the Consumer Guarantees Act 1993 (NZ), nothing in these Terms excludes, restricts or modifies the application of that Act, the Fair Trading Act 1986 (NZ), or any other consumer-protection law that cannot be excluded by agreement. Where you are not acquiring the Website or any content for personal, domestic or household use, the Consumer Guarantees Act and sections 9, 12A, 13 and 14(1) of the Fair Trading Act do not apply.

## D.3 Privacy

Our handling of personal information of individuals in New Zealand is subject to the Privacy Act 2020 (NZ) and the Information Privacy Principles, as set out in our Privacy Policy.

# Addendum E — Other regions

## E.1 General

If you access the Website from a country or region not specifically addressed in Addenda A–D, these Terms apply to you as drafted, subject always to any mandatory provision of local law that cannot be excluded or modified by agreement. You are responsible for ensuring that your use of the Website complies with the laws of the country or region from which you access it.

## E.2 Canada

If you are resident in Canada: (a) our handling of personal information is subject to the Personal Information Protection and Electronic Documents Act (PIPEDA), the Quebec Act respecting the protection of personal information in the private sector (Law 25) and other applicable provincial legislation, as set out in our Privacy Policy; (b) nothing in these Terms excludes or limits any right you have under Canadian consumer-protection legislation that cannot be excluded by agreement; and (c) the parties confirm their express wish that these Terms and all related documents be drafted in English. Les parties confirment leur volonté expresse que les présentes conditions ainsi que tous les documents qui s’y rapportent soient rédigés en anglais.

## E.3 Asia-Pacific, Latin America, Middle East and Africa

Where you access the Website from, or are resident in, a country listed below, the corresponding provisions apply in addition to (and where stated, instead of) the main body of these Terms. To the extent of any inconsistency between the main body of these Terms and a country-specific provision in this Section E.3, the country-specific provision prevails for users in that country.

### E.3.1 Japan

If you access the Website from, or are resident in, Japan: (a) our handling of personal information is subject to the Act on the Protection of Personal Information (Act No. 57 of

2003) (the “APPI”), as set out in our Privacy Policy; (b) nothing in these Terms excludes, restricts or modifies any non-waivable right or remedy you have under the Consumer Contract Act (Act No. 61 of 2000), the Act on Specified Commercial Transactions (Act No. 57 of 1976), or any other mandatory provision of Japanese consumer-protection law; and (c) any provision of these Terms that would, under Article 8, 8-2, 9 or 10 of the Consumer Contract Act, be void as against a consumer does not apply to you to the extent of that invalidity.

### **E.3.2 Singapore**

If you access the Website from, or are resident in, Singapore: (a) our handling of personal data is subject to the Personal Data Protection Act 2012 (No. 26 of 2012) (the “PDPA”), as set out in our Privacy Policy; (b) nothing in these Terms excludes, restricts or modifies any right or remedy you have under the Consumer Protection (Fair Trading) Act 2003 or the Unfair Contract Terms Act 1977 that cannot be excluded by agreement; and (c) any provision of these Terms that purports to exclude or restrict liability for negligence resulting in death or personal injury is, to that extent, not enforceable against you in Singapore.

### **E.3.3 India**

If you access the Website from, or are resident in, India: (a) our handling of personal data (or “digital personal data” as defined therein) is subject to the Digital Personal Data Protection Act 2023, and, to the extent still in force, the Information Technology Act 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules 2011, as set out in our Privacy Policy; (b) nothing in these Terms excludes, restricts or modifies any right or remedy you have under the Consumer Protection Act 2019 or any rules made under it, including the Consumer Protection (E-Commerce) Rules 2020, that cannot be excluded by agreement; and (c) where required by Rule 3 of the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules 2021, complaints regarding content on the Website may be sent to our grievance contact at the address in Section 14 and will be acknowledged and addressed within the time periods prescribed by those Rules.

### **E.3.4 Brazil**

If you access the Website from, or are resident in, Brazil: (a) our handling of personal data is subject to the Lei Geral de Proteção de Dados Pessoais (Law No. 13,709/2018) (the “LGPD”), as set out in our Privacy Policy; (b) nothing in these Terms excludes, restricts or modifies any right or remedy you have under the Consumer Defence Code (Law No. 8,078/1990) (the “CDC”), the Brazilian Civil Rights Framework for the Internet (Law No. 12,965/2014) (the “Marco Civil”), or any other mandatory provision of Brazilian consumer-protection law; (c) under Article 51 of the CDC, any clause of these Terms that would be considered abusive against a consumer (including any clause that excludes or unreasonably limits supplier liability) is, to that extent, null and void; and (d) Section 13 (Governing law and dispute resolution) does not deprive you, as a consumer, of the right to bring proceedings in the courts of your domicile under Article 101 of the CDC.

### **E.3.5 Mexico**

If you access the Website from, or are resident in, Mexico: (a) our handling of personal data held by private parties is subject to the Federal Law on the Protection of Personal Data Held by Private Parties (Ley Federal de Protección de Datos Personales en Posesión de los Particulares) (the “LFPDPPP”) and its Regulations, as set out in our Privacy Policy, which serves as our privacy notice (aviso de privacidad) for the purposes of Articles 15 and 16 of the LFPDPPP; (b) nothing in these Terms excludes, restricts or modifies any right or remedy you have under the Federal Consumer Protection Law (Ley Federal de Protección al Consumidor) that cannot be excluded by agreement; and (c) if you are a consumer, Section 13 (Governing law and dispute resolution) does not deprive you of the right to submit a complaint to the Federal Consumer Protection Agency (Procuraduría Federal del Consumidor, “PROFECO”) or to bring proceedings in the competent Mexican courts.

### **E.3.6 United Arab Emirates**

If you access the Website from, or are resident in, the United Arab Emirates: (a) our handling of personal data is subject to Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data (the “UAE PDPL”) and its implementing regulations, as set out in our Privacy Policy; where you are located in the Dubai International Financial Centre or the Abu Dhabi Global Market, our handling of your personal data is instead subject to the DIFC Data Protection Law (DIFC Law No. 5 of 2020) or the ADGM Data Protection Regulations 2021, as applicable; (b) nothing in these Terms excludes, restricts or modifies any right or remedy you have under Federal Law No. 15 of 2020 on Consumer Protection or its implementing regulations that cannot be excluded by agreement; and (c) any provision of these Terms is to be read subject to UAE public policy and the mandatory provisions of UAE law, and any such provision that is contrary to UAE public policy does not apply to you to the extent of that inconsistency.