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We reserve the right at any time to modify and/or discontinue, temporarily or permanently, any of our platforms and services with or without notice. You agree that we will NOT be held liable or responsible for any loss, damage, expense and cost suffered by you and/or your personnel directly, incidentally, consequentially or indirectly arising from any modification, suspension or discontinuance of our platform and/or any of our services.

PRIVACY POLICY

Our Privacy Policy describes our collection, use, disclosure, processing and protection of non-public personal information and personal data. Our Privacy Policy will help you understand how we treat the

customer information that we obtain in the course of providing you products and services. It is strongly advised to read and understand our Privacy Policy.

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Our Security Policy will state the methods we use to provide you with secure e-payment services as well as to safeguard your personal data. Also, it includes security guidelines that you are advised to follow to protect your own personal data and transactions. It is strongly advised that you read and understand our Security Policy.

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(1) your access of this website and/or use of the online services, or (2) any other party's access of this website and/or use of the online services using your user id and/or login password, or

(3) your breach of any of these Terms and Conditions of Use, or (4) any other party's breach of any of these Terms and Conditions of Use where such party was able to access this website and/or use the online services by using your user id and/or login password.

TERMINATION

We reserve the right to suspend or terminate your account and refuse you any current or future use of any of our websites or Online Facilities in our sole discretion, without any notice, for any reason whatsoever, including where we have reasons to believe that you have breached or acted inconsistently with the Terms and Conditions.

We will not be liable in any way to you or to any third party for any termination of your access to our websites and/or the Online Facilities.

WAIVER

Our failure to exercise or enforce any right or provision of the Terms will not constitute a waiver of such right or provision. A waiver by us of any default will not constitute a waiver of any subsequent default. No waiver by us is effective unless it is communicated to you in writing.

HEADINGS

Any headings and titles herein are for convenience only.

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If any of the provisions of the Terms are determined by any competent authority to be invalid, unlawful or unenforceable, such provision will to that extent be severed from the remaining Terms, which will continue to be valid and enforceable to the fullest extent permitted by law.

GOVERNING LAW

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