

PLEASE READ THESE TERMS OF USE CAREFULLY. BY USING THIS SERVICE, YOU ARE AGREEING TO BE BOUND BY (1) THE TERMS OF USE DESCRIBED BELOW; AND (2) OUR PRIVACY POLICY. IF YOU DO NOT WISH TO BE BOUND BY THESE TERMS AND POLICIES, PLEASE DO NOT ACCESS OR USE OUR WEBSITE, WEB APPLICATION, MOBILE APPLICATION AND CHATBOTS (the "Sites"), OR USE ANY OF OUR SERVICES (together with the Sites, the "Services"). THESE TERMS OF USE ARE PROVIDED ON BEHALF OF SALARYO FINANCIAL TECHNOLOGIES LTD AND ITS AFFILIATES (together, "Salaryo", "we", "us", "our").

1. Privacy

Your privacy is very important to us. Our privacy policy explains how we treat your personal information and protect your privacy when you use the Services. We will not share or sell any of your information with any third party, except as specifically described in our privacy policy, which is hereby incorporated by reference into these Terms of Use.

2. Changes and modifications

We reserve the right to temporarily or permanently modify or discontinue the Services, or any portion of the Services, for any reason, at our sole discretion, and without notice to you. We may also change these Terms of Use from time to time without notice to you. Please review these Terms of Use from time to time, because your continued access or use of the Services after any modifications have become effective shall be deemed your conclusive acceptance of the modified Terms of Use.

3. Intellectual Property

The Services, the content of the Sites, any materials downloaded, and all intellectual property pertaining to or contained on the Sites (including but not limited to copyrights, patents, database rights, graphics, designs, text, logos, trade dress, trademarks, and service marks) are owned by Salaryo or third parties and all right, title, and interest therein shall remain the property of Salaryo and/or such third parties.

You are authorized solely to view and retain a copy of the pages of the Sites for your own personal, non-commercial use. You may also view and make copies of relevant documents, pages, images or other materials on the Sites for the purpose of transacting business with Salaryo. You agree that you will not duplicate, publish, modify, create derivative works from, participate in the transfer of, post online, or in any way distribute or exploit the Sites, or any

portion of the Sites, for any public or commercial use without the express written consent of Salaryo. Additionally, you agree that you will not: (A) remove or alter any author, trademark, or other proprietary notice or legend displayed on the Sites (or printed pages produced from the Sites); or (B) make any other modifications to any documents obtained from the Sites other than in connection with completing information required to transact business with Salaryo.

4. Eligibility

The Services are not directed at persons under the age of 18. To be eligible to use the Services, you must be at least 18 years old, resident of the United States or its territories, have a valid US bank account,SSN, and comply with our underwriting criteria.

Our Services shall be provided only to those which will be found eligible and we deserve the right to amend the eligibility criteria with our sole discretion.

Applying to our services does not insure the providence of our services to you.

5. Information sharing and social features

You may have the opportunity to share content or information, including, but not limited to, your name, email address, or other information that you provide in connection with using the Services, with other users of the Services. By sharing information or content in connection with using the Services, you expressly agree to all of the following:

- You grant Salaryo a non-exclusive, transferable, sub-licensable, royalty-free, worldwide license to use any information or content that you post on the Sites or in connection with your use of the Services, subject to the privacy provisions described in our privacy policy.
- You understand that deleted content or information may continue to exist on our servers or in backup copies that we maintain for our own use.
- You will not post content on the Sites or take any action in connection with using the Services that may constitute libel or slander, infringes or violates someone else's rights, is protected by any copyright or trademark, or otherwise violates the law.
- Content and information that you share will be available to other users of the Services. You understand that such third parties may access, use, store and transfer such content and information and to associate it with you.
- You agree that you will not use the Services for commercial purposes.

- We may remove any content or information that you share in connection with the Services for any reason.

6. Security, interference, and disruption

You agree that you will not use any device, software, or routine to disrupt, interfere, or attempt to disrupt or interfere with the proper working of the Sites or the Services or any transaction being conducted through the use of the Services.

You agree that you will not, and you will not take any action intended to: (A) access data that is not intended for you; (B) invade the privacy of, obtain the identity of, or obtain any personal information about any member or user of the Services; or (C) send unsolicited mail, including promotions and/or advertising of products and services. Violations of system or network security may result in civil or criminal liability.

7. Payments of Fees

Using our Services is subject to one of our plans in accordance with the prices indicate on our website and/or in our correspondence with you (the "Plans").

We reserve the right to change the Fees or applicable charges. Any such change shall require your consent. If you won't accept our new pricing terms we won't be able to further provide you with our services.

We use secured third party payments processing services and all payments are subject to its policies and terms of service.

8. Discounts and Refunds

We may, at our sole discretion, offer discounts, coupons or promotions that may reduce applicable fees. Any refunds will be made back to the payment method which you've paid with. You will not be entitled to a refund in the event we terminate your account due to your violation of this Agreement or our general terms of service.

9. Cancellation Policy

It is important for us to clarify that unless notified by you and confirmed by the workspace that you've terminated your membership (and subject that your Deposit wasn't used) and or that you've repaid in full the membership fee amount, as applicable, charges shall be renewed every month.

If you'd like to cancel your Fee and keep your space at such coworking, you will have to replace the security deposit, which we put on your behalf, with a deposit of your own.

Your plan shall be terminated upon your notification that your membership agreement with the workspace was terminated and subject to your workspace confirmation or upon repayment in full of your membership fee amount, as applicable.

We have the right to suspend or terminate this agreement in any time and without any notice. In such case and subject that such termination wasn't due to breach of this Agreement or our General terms by you, we shall refund you with the relative fees.

10. Your account

You may be required to create an account with Salaryo to use any or all of the Services. When you create an account, you may be required to pick a username and a password. You may not disclose your username or password to any third party. If you learn of any unauthorized use of your password or account, please contact us immediately at team@Salaryo.com.

11. No warranty

Salaryo does not warrant the accuracy, adequacy, or completeness of the information provided herein and on the Sites, and expressly disclaims liability for any errors or omissions in such information. No warranty of any kind, implied, expressed, or statutory, is given in conjunction with the information.

12. Limitation of liability

You agree that all access and use of the Sites, the Services, and their contents is at your own risk. In no event shall Salaryo be held liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses, or expenses arising in connection with the Sites, the Services, or any linked website or application, or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus, or line of system failure, even if Salaryo, or representatives thereof, are advised of the possibility of such damages, losses, or expenses.

13. Applicable law

You agree to abide by all applicable local, state, national, and international laws and regulations in your use of the Services. The Services are available only to individuals who are permitted to use it under applicable law. If you do not qualify, please do not use the Services. You agree to be solely responsible for your actions and the contents of your transmissions through the Services. You agree not to impersonate any person or entity or falsely state or otherwise misrepresent your identity or affiliation with a person or entity. You represent and warrant that you possess the legal right and ability to enter into these Terms of Use and to use the Services in accordance

with these Terms of Use. Unauthorized use of the Services, including but not limited to unauthorized entry into Salaryo's systems, misuse of passwords, or misuse of any posted information, is strictly prohibited.

These Terms of Use shall be governed in all respects by the substantive laws of the State of New York, without regard to its provisions relating to conflict of laws. The failure of Salaryo to exercise or enforce any right or provision of the Terms of Use shall not constitute a waiver of such right or provision. If any provision of the Terms of Use is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the Terms of Use remain in full force and effect. You agree that regardless of any statute, regulation, or law to the contrary, any claim or cause of action arising out of or related to use of the Services or these Terms of Use must be filed within one (1) year after such claim or cause of action arose or be forever barred.

14. Indemnity

By using the Services, you agree to defend, indemnify, and hold harmless Salaryo from and against any and all losses, claims, damages, costs, and expenses (including reasonable legal and accounting fees) that Salaryo may become obligated to pay arising or resulting from your use of the Services or your breach of these Terms of Use. Salaryo reserves the right to assume or participate, at your expense, in the investigation, settlement and defense of any such action or claim.

15. eSign Consent

This eSign Consent constitutes your consent to receive disclosures and other information in electronic form. In connection with your account, line of credit, or other business you have with Salaryo.

Salaryo is required by law to provide you with certain disclosures. Without your consent, Salaryo is not permitted to provide those disclosures to you online. You cannot open this account without acceptance of these disclosures.

By using our Services, you consent to the electronic delivery of all disclosures, terms and conditions, communications, notices, statements, agreements, policies, and other documents or information (collectively, "Notices"). You confirm that you have access to a smart mobile device that can receive text messages and satisfies the requirements outlined below; and you have access to email and to a printer, or the ability to download information.

By consenting to electronic delivery, you also agree that we will not be providing to you any future Notices in paper form unless specifically requested as discussed below. You should retain a copy of this disclosure statement and all other disclosures for your records. You acknowledge that we may amend this policy at any time by posting a revised version on our website. If we make a material change to this policy, we will also send you a Notice

Please direct all questions or comments about these Terms of Use to team@Salaryo.com.

All feedbacks are welcome.

THE SALARYO TEAM