

Terms and Conditions

1. The hereunder terms and conditions (the “Terms”) govern your access and use of the Salaryo Platform (as described below) and are a legally binding contract between you and Salaryo Inc. (also referred as “Salaryo,” “we,” “our” and “us”) . By signing up for the Salaryo Platform, you confirm that you have read, understand and agree to be bound by these Terms.
2. In case you were approved for one of Salaryo’s services you’ll be bound, in addition to these Terms, also by our Agreements and/or any other specific terms which will be provided to you prior to any engagement between Salaryo and you.
3. The Salaryo Platform. All devices and channels in which you can interact with Salaryo such as, but not limited to, our website, web and/or mobile apps, chatbot and customer support emails via team@salaryo.com.
4. The Salaryo Services. Salaryo offers services for small businesses who are (a) US-registered commercial entity and (b) working from a commercial or office space and (c) above the age of 18 and (d) resident of the United States of America or its territories and (e) have a valid US bank account and credit or debit card and (f) have a valid SSN/EIN/ITIN.
5. Submitting an Application. Submitting an application requires you, the applicant, to provide personal information such as your email address, your full name, your photo ID, your bank statements or other financial and personal information. You represent and warrant not to apply on behalf of people that are not you or on behalf of entities that you are not authorized to apply on their behalf. You further represent that all information you provide is true and accurate.
6. Fees. Our Services are subscription based and your final monthly fee shall be determined in accordance with the services you were approved for. Once verified you’ll be provided with the Service’s full terms and details, including your monthly fee.
7. 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 these terms.

8. Intellectual Property. The Services, the content of the Platform, any materials downloaded, and all intellectual property pertaining to or contained on the Platform (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 rights, titles, and interests therein shall remain the property of Salaryo and/or such third parties.

9. 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.

10. 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 from time to time without notice to you. Please review these Terms from time to time, as by continuing usage of the Services after any modification of the terms you are agreeing to and accepting any modifications.

11. No warranty. Salaryo does not warrant the accuracy, adequacy, or completeness of the information provided herein and on the Platform, 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 Platform, the Services, and their contents are at your own risk. In no event shall Salaryo be held liable for any damages, including, but not limited to: direct or indirect damages, special, incidental, or consequential damages, losses, or expenses arising in connection with the Platform, 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. 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 apply for and use the Services in accordance with these Terms. 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.

14. These Terms 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 shall not constitute a waiver of such right or provision. If any provision of the Terms 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 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 must be filed within one (1) year after such claim or cause of action arose or be forever barred.

15. Indemnity. By using the Services, you agree to defend, indemnify, and hold harmless Salaryo, its officers, shareholders and employees, 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. Salaryo reserves the right to assume or participate, at your expense, in the investigation, settlement and defense of any such action or claim.

16. eSign Consent. This eSign Consent constitutes your consent to receive disclosures and other information in electronic form. In connection with the Service you consume from 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 can not apply or use our Services 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. You should retain a copy of this disclosure statement and all other disclosures for your records. Please direct all questions or comments about these Terms to team@Salaryo.com.

Last modified on 03/09/2020