# **Terms & Conditions**

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## **Eligibility**

To use this service, you must be 14 years old or above. The Company bears no liability under any law protecting infants and will not verify the age of any user or viewer. If you are under 14 years of age and you wish to access or use our services, your parents or legal guardian must acknowledge and agree to the Terms of Use. Should your parents or legal guardian fail to agree or acknowledge the Terms of Use, you shall immediately discontinue its use.

#### **Indemnity**

You agree to indemnify, defend and hold harmless Institutional Cryptos, its affiliates, directors, shareholders, officers and employees from and against any claim, liability, cost damage or loss we may incur (including, without limitation, legal representation costs) as a result of your actions or violation of these terms. If the user (you) does not agree with the Terms & Conditions, then they should cease using the website immediately. If the user continues to use our website, then they are expressing their tacit consent to the Terms & Conditions.

# **Payment and Automatic Renewal**

All payments to Institutional Cryptos are made in full at the time of purchase and will remain active for a full year from the date you made your purchase.

#### **Refund Policy**

We do not offer refunds on our products and services.

# No warranties

To the extent permitted under applicable law, the service and content are provided "as is," without warranty of any kind. Without limiting the foregoing, we explicitly disclaim any warranties of merchantability, fitness for a particular purpose, quiet enjoyment, or non-infringement, and any warranties arising out of the course of dealing or usage of trade. We make no warranty that the service will meet your requirements or be available on an uninterrupted, secure, or error-free basis. We make no warranty regarding the quality, accuracy, timeliness, truthfulness, completeness or reliability of any content. You assume all risks relating to your online or offline use of the service. you understand that Institutional Cryptos does not screen or inquire into the background of any users of the service.

#### **Limitation of Liability**

Institutional Cryptos and its affiliates shall not be liable for any direct, indirect, incidental, or consequential damages arising from or in connection with your use of the website and/or the products purchased from Institutional Cryptos. This includes financial loss, loss of data or goodwill, service interruption, phone/computer damage or system failure, the inability to use the service or content, whether or not Institutional Cryptos has been advised of the possibility of such damages.

## **Privacy and Security**

We take your privacy and the security of your personal information seriously. We use industry-standard encryption technology to protect your data, and we will never share your information with third parties without your consent. For more information, please refer to our Privacy Policy.

#### **Jurisdiction and Dispute**

It is agreed that these terms of use are governed by the laws of the UAE. Any action, suit, or other legal proceeding commenced to resolve any matter arising under or relating to this website shall be subject to the jurisdiction of the courts in UAE. In the event of a dispute between parties under these Terms, no right of action shall arise until parties have used their reasonable efforts to settle any claims in dispute between them. Such effort shall include mutual discussions or negotiation personally or through a legal representative. The duration of such discussion shall be 2 calendar weeks, failing which either party shall have the right to approach the appropriate court for a determination of his/hers/its rights. Parties shall commit to mutual discussions and negotiation in good faith. These Terms shall be construed under and governed by the laws of the UAE, without regard to its conflict of law provisions and shall be adjudicated by state or federal courts sitting in the UAE. Users hereby expressly consent to the personal jurisdiction of the state and federal courts located in the UAE for any lawsuit filed there against him/her by Institutional Cryptos arising from or relating to these Terms, and agree that such courts shall be the sole and exclusive venue for any such lawsuits (except with respect to post-judgment enforcement proceedings) filed by either Party in regard to claims or actions arising from or relating to these Terms; provided, however, that nothing shall restrict Institutional Cryptos from bringing a lawsuit in another venue to the extent Institutional Cryptos is also bringing a lawsuit against a third party who is not subject to jurisdiction in UAE.

## **Risk Disclaimer**

Please be fully aware of the risks and costs associated with trading financial assets. Trading cryptocurrency involves high risk and is not suitable for every investor. The potential exists to lose 100% of any investment. Institutional Cryptos recommends that you perform your own independent research before investing. We will not be held liable for any losses incurred as a result of your financial decisions.

#### **Termination of Service**

We reserve the right, at our sole discretion, to terminate or suspend your subscription and access to our services at any time, without notice and without the obligation to provide a reason. This action may be taken for any reason deemed necessary by us to maintain the quality of service, comply with legal obligations, or protect the interests of our users and our service. Upon termination, you will no longer have access to the services associated with your subscription. We are not liable for any damages or losses resulting from such termination or suspension.

#### **Contact Us**

If you have any questions or grievances about these Terms, please contact Institutional Cryptos at <a href="mailto:InstitutionalCryptos@gmail.com">InstitutionalCryptos@gmail.com</a>.