

General Terms of Use of www.Lectera.com

Sec. 1 Subject matter and scope of the contract of use; scope of application

- (1) PayExpert OÜ, Tartu mnt 83-306, Kesklinna linnosa, Tallinn, Harju maakond, 10115, CEO - Liudmila Semeshkina, E-Mail: info@lectera.com (hereinafter: Lectera) operates an Internet platform under the domain Lectera.com, where high-quality, advanced further education and training materials on the topics of financial competence/business, network marketing, career development, professions of the future, digital marketing, soft skills and women in management positions (hereinafter: collectively referred to as "Products") are made available to visitors (hereinafter: users) against a fee and in part free of charge. By using Lectera, you accept the following General Terms of Use and enter into a contract with Lectera for the use of Lectera's Internet platform.
- (2) These Terms of Use apply exclusively. The user's Terms of Use or Terms of Business shall not apply, even if Lectera has not separately objected to their application in the individual case.
- (3) Lectera may make the use of the Internet platform or of individual functions or the extent to which individual functions may be used subject to certain conditions, e.g. verification of registration data, useful life, account type (private/commercial), payment behavior or presentation of certain supporting documents (e.g. proof of identity and/or residence).

Sec. 2 Availability; system failures; technical conditions for use

- (1) The user's claim to availability of the Lectera Internet platform exists only within the context of the current state of the art. Lectera shall temporarily restrict its services if this is required with regard to capacity limits, security or integrity of the servers or for the implementation of technical measures and if it serves the proper or enhanced provision of the services (maintenance work). In such cases, Lectera shall take the legitimate interests of users into account, e.g. by providing advance information. Section 7 of these Terms of Use (Limitation of liability) shall not be affected by the above provision.
- (2) If an unforeseen system failure affects the use of Lectera's Internet platform, users shall be notified in a suitable manner.
- (3) Access to the Internet platform shall be possible only by using a browser or Apps running on a computer or a mobile device with an Internet connection. In order to be able to fully use Lectera's Internet platform, users must always use the latest (browser-

or App-) technologies or enable their use on his or her computer (e.g. activation of Java Script, cookies, pop-ups). When using older or uncommon technologies, the use of Lectera's Internet platform may be limited. It is expressly noted that the displays and printouts of the data displayed on the website may differ from the screen display due to individual hardware or software configurations, and that the user's Internet connection shall be the user's responsibility, without Lectera having any influence over or responsibility for this.

- (4) Unless expressly stipulated otherwise in these General Terms of Use, upon the user's registration on the Internet platform, all communication between Lectera and the user regarding the purchase of products shall take place electronically only via the Internet platform and by e-mail. Except in case of a statutory requirement to do so, no additional paper declarations shall be sent to users.

Sec. 3 Registration; time of contract conclusion

- (1) The use of several services of Lectera's Internet platform shall require prior registration. Registration shall be possible only for persons who have completed their 18th birthday. There shall be no claim to the enter into a contract of use.
- (2) The data requested during registration must be entered completely and correctly. If the provided data change after registration, the user shall be obliged to update the data in his or her Lectera account without undue delay.
- (3) Users who use Lectera's Internet platform in the context of carrying out their commercial or self-employed professional activities shall be obliged to supplement their registration data with the information required by law.
- (4) A legal entity or partnership may only be registered by an individual authorized to represent it, who must be designated by name. When individuals register, they may register only individually.
- (5) Users must keep their password secret and carefully secure access to their Lectera account. Users shall be obliged to notify Lectera immediately once they become aware of any indications that a Lectera account has been misused by third parties.
- (6) Registrations with Lectera are non-transferable. Multiple registrations of the same person shall not be permitted.

Sec. 4 Obligations of the user; blocking of accounts

- (1) When using Lectera's website, you shall be prohibited from violating any rights of third parties, harassing third parties or otherwise violating applicable laws or moral standards. You undertake in particular to refrain from the following actions:

- Disseminating statements with abusive, harassing, violent, violence-glorifying, inflammatory, sexist, obscene, pornographic, racist, morally objectionable or otherwise objectionable or prohibited content;
- Insulting, harassing, threatening, scaring, slandering, embarrassing other customers, employees or distributors of Lectera;
- Spying on, disclosing or disseminating personal or confidential information of other customers, distributors or employees of Lectera, or disregarding the privacy of other customers, distributors or employees Lectera in any other manner or way;
- Disseminating false claims regarding race, religion, gender, sexual orientation, origin, social status of other customers, employees or distributors of Lectera;
- Spying on, disclosing or disseminating confidential information of Lectera;
- Disseminating false allegations about Lectera;
- Pretending to be an employee of Lectera or of an affiliated company or partner of Lectera;
- Using legally protected images, photos, graphics, videos, musical pieces, sounds, texts, trademarks, titles, designations, software or other content and signs, without the consent of the rights owner(s) or permission by contract, law or regulation;
- Disseminating statements with advertising, religious or political content;
- Using prohibited or illegal content;
- Exploiting programming errors (so-called bugs);
- Taking measures that may result in excessive server loads and/or massive impact on the operations of other customers;
- Hacking or cracking as well as promoting or inciting hacking or cracking;
- Disseminating counterfeit software and promoting or inciting the dissemination of counterfeit software;
- Upload files containing viruses, Trojans, worms, or corrupted data;
- Using or distributing "auto" software programs, "macro" software programs, or other "cheat utility" software programs;
- Modifying the service or parts thereof;
- Using software enabling so-called "data mining" or otherwise intercepting or collecting information related to the service;
- Interrupting transmissions to and from service servers and website servers;
- Hacking the service, data, or website servers.

- (2) Lectera notes its domestic rights with regard to the use of its online offering and expressly reserves the right to block the online account immediately in case the use constitutes a breach of these Terms of Use, in particular of any of the obligations stipulated in (1) or otherwise of applicable law.

Sec. 5 No investment advise

Lectera expressly does not provide any investment advice or other advice on FinTech and Blockchain products. No information or consulting contract for products from the FinTech and Blockchain area shall be formed. The information available on Lectera's Internet platform shall not constitute a consulting service by Lectera and shall not replace expert advice.

Sec. 6 Data protection

Lectera shall collect and process the data voluntarily provided by users only within the framework of the statutory provisions. For detailed data protection provisions, see our [Privacy Statement](#).

Sec. 7 Limitation of liability

- (1) Lectera may not be held responsible for incorrect information in the user's registration. This means that Lectera cannot accept any liability for the accuracy of such information and that any user content secured by Lectera constitutes information unrelated to Lectera within the meaning of applicable telemedia law.
- (2) Furthermore, Lectera shall not be liable for the occurrence of the desired success which the user hopes to realize by using the Internet platform.
- (3) Moreover, Lectera shall be liable - with the exception of injury to life, body and health and the breach of essential contractual obligations (material contractual obligations) - only for damages attributable to intentional or grossly negligent conduct. This shall also apply to indirect consequential damages such as, in particular, lost profits.
- (4) Liability shall be limited - except in case of intentional or grossly negligent conduct or in the case of damage resulting from injury to life, body or health and the breach of essential contractual obligations (material contractual obligations) - to the amount of damage foreseeable at the conclusion of the contract and typical for this type of contract. This shall also apply to indirect consequential damages such as, in particular, lost profits.

- (5) To the extent that Lectera's liability under this Agreement is excluded or limited, this shall also apply in favor of the personal liability on the part of the legal representatives, officers, and simple vicarious agents of Lectera.

Sec. 8 Trademark and copyright law

- (1) In relation to you, Lectera shall be the sole holder of the reproduction, distribution and processing rights as well as any and all copyrights as well as the right of incorporeal transmission and reproduction of the Lectera website and its individual contents, services of the performances and industrial property rights developed otherwise. The use of any and all services and the contents, materials, as well as trademarks and trade names contained therein (e.g. the designations Lectera and the associated logo) shall be permitted exclusively for the purposes set forth in these Terms of Use. Use without the express permission of Lectera shall constitute a violation of these Terms of Use and may result in blocking or deleting your profile.
- (2) You shall retain any and all rights and bear the sole responsibility for any content uploaded by you (e.g. in the Lectera Community). Lectera shall only obtain any and all rights to such contents as are necessary in connection with publication and use of the contents on Lectera's platform.
- (3) Any breaches of copyright, trademark or other ancillary copyrights shall be prosecuted by Lectera and Lectera reserves the right to delete or disable - in its sole discretion - content, where such breach has been reported and to block the profiles of repeat perpetrators.

Sec. 9 Applicable law and jurisdiction; severability clause

- (1) For any and all disputes arising in connection with initiation, performance or settlement of the contract of use between Lectera and the user, the laws at the registered office of Lectera shall apply exclusively, unless mandatory consumer protection regulations of the country of the user's habitual residence have priority.
- (2) Lectera is neither willing nor required to participate in dispute resolution proceedings before any consumer mediation body.
- (3) Place of jurisdiction and performance shall be the Lectera's registered office if the user is a merchant, a legal entity under public law or a special fund under public law.
- (4) If individual provisions of the present General Terms of Use are or become invalid or unenforceable, this shall not affect the validity of the General Terms of Use and/or the

contract of use. The invalid or unenforceable provision shall be replaced with such valid and enforceable provision, which in terms of its effects comes nearest to the economic objective intended by the Contracting Parties with the invalid or respectively, unenforceable provision.

General Terms of Use status: 09th of January 2020