

COAM USER AGREEMENT

This User Agreement sets out the terms between you and COAM Limited ("**COAM**") under which you may access the online portal operated by COAM (the "**Portal**"). This User Agreement applies to all users of the Portal (each "**User**" or "**You**", collectively "**Users**") and constitutes a legally binding agreement between each User individually and COAM. If you, the User do not accept the terms of this User Agreement, you cannot use the Portal.

By clicking the 'Create Account' button during the registration process you accept the terms and conditions of this User Agreement.

1. YOUR USER ACCOUNT

- 1.1 When you register on the Website you will be allocated a personal account on the Portal, which you can access by entering your username and password ("**User Account**").
- 1.2 The User Account is for a single User only. COAM will not permit you to share your username and password with any other person nor with multiple Users on a network. Responsibility for the security and confidentiality of any passwords issued rests with you. COAM will not be liable for any losses or damages suffered by you due to the disclosure of any User Account passwords.
- 1.3 All User Accounts must be registered with your own name and a valid email address that you access regularly so that moderation emails can be sent to you. User Accounts registered with someone else's email address, or with temporary email addresses, may be closed without notice. COAM may require Users to revalidate their User Account if COAM believes they have been using an invalid email address.
- 1.4 You will be responsible and liable for all activities occurring under your User Account. If you suspect that a third party has gained unauthorised access to access data, you must inform COAM immediately by sending an e-mail to edwyn@coam.io or such other e-mail address as may be notified to you from time to time.

2. PROVISION AND USE OF THE PORTAL

- 2.1 For the duration of this User Agreement COAM grants the User the revocable, non-exclusive, non-transferable and non-sub-licensable right to use the Portal for own business purposes in accordance with this User Agreement and the respective description of services.

- 2.2 COAM has no obligation to verify the identity of any Users when they are connected to the Portal.
- 2.3 Please note that you may choose to submit personal information about you ("**Personal Data**") to COAM's Portal. Any Personal Data is provided voluntarily and with your consent for its use, storage, disclosure and possible transfer out of the EU.

3. PROHIBITED USES

This Portal is to be used for lawful purposes only. You may not use the Portal:

- 3.1 if you are under the age of 18;
- 3.2 in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect or that breaches any applicable local, national or international law or regulation;
- 3.3 to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of solicitation, marketing, transaction, video, photo, sound, notice or advice;
- 3.4 to knowingly transmit any data, send or upload any Content that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware;
- 3.5 to reproduce, duplicate, copy or re-sell any part of the Portal or the Portal's data in contravention of the terms of this User Agreement; and
- 3.6 to interfere with, cause damage or disrupt:
 - i. any part of the Portal;
 - ii. any equipment or network on which the Portal is stored;
 - iii. any software used in the provision of the Portal; or
 - iv. any equipment, network or software owned or used by any 3rd party

4. TERMINATION AND FURTHER ACTION

- 4.1 Either party may terminate the User Agreement at any time. Termination of the User Agreement shall automatically result in the withdrawal of all authorizations and rights of use of the User as well as the access to the Portal.

4.2 In addition to termination COAM reserves the right to take further legal action if COAM determines, at its sole discretion whether, there has been a breach of this User Agreement. COAM may take all or any of the following actions, with or without a warning to you:

- i. immediate temporary or permanent withdrawal of your right to access and use the Portal;
- ii. legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach; and
- iii. disclosure of such information to law enforcement authorities or other Users, Advertisers or Publishers as COAM reasonably feels is necessary.

5. RESERVATION OF RIGHTS

5.1 COAM may add to, change, suspend or discontinue any aspect of the at Portal or this User Agreement any time by publishing such modifications on the Portal.

5.2 It is the Users obligation and responsibility to periodically review the User Agreement on the Portal in order to remain aware of any changes to the User Agreement.

6. GENERAL

6.1 COAM may assign or otherwise transfer any of its rights, benefits and duties under this User Agreement. Users may not transfer any of its rights, benefits or duties under this User Agreement without COAM's prior written consent.

6.2 This User Agreement constitutes the entire agreement between the parties and supersedes all previous agreements between the parties relating to its subject matter. No other representation or statement, whether or not in writing shall form a term of the User Agreement.

6.2 This User Agreement is governed by the law of England and Wales and the courts of England and Wales have exclusive jurisdiction.