

TERMS OF USE
of the Website www.financial-craft.com

I. INTRODUCTION

This Website is owned by FinancialCraft Analytics Sp. z o.o., entered into the National Court Register maintained by the District Court for the Capital City of Warsaw in Warsaw, XII Commercial Division, under KRS number: 0000526483, Tax identification number: 527-27-20-917, REGON: 147453510. The share capital of the Company amounts to PLN 35,000.00 and has been paid up in full (hereinafter referred to as "the Company" or "FinancialCraft").

II. COPYRIGHTS AND OTHER INTELLECTUAL PROPERTY

FinancialCraft offers to its visitors and users (hereinafter referred to as "Users") access to the content of this Website www.financial-craft.com, available at the internet address www.financial-craft.com or financial-craft.com (hereinafter referred to as "the Website") on the basis of (and assuming) their acceptance for these Website Terms of Use. FinancialCraft grants to its Users non-transferable, non-exclusive right to access, download and use of the content provided in the Website, solely for the purpose of personal, non-commercial use. FinancialCraft may, at its sole discretion, add, remove or change in the full scope or a part of all contents posted on the Website at any time, including these Terms of Use. All materials, including but not limited to, shapes, illustrations, analyzes, content and all information appearing or displayed on the Website are protected by all applicable laws and regulations.

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Moreover, the content posted at the Website constitutes the individual opinion of their Authors. For the above reasons, and notwithstanding the foregoing, FinancialCraft or the Authors of such content do not provide any guarantee of correctness and truthfulness of the content, data and information posted at the Website and documents related to the Website. FinancialCraft is not responsible for any loss or lost profits arising out of any use by any entity of the content contained in the Website, its associated documents, and the content and data contained in those documents.

For the convenience of the User, the Website contains links to other websites, and links to the Website may be also posted on other websites, either with or without the knowledge of the Company. The Company is not responsible for the content of other third parties with which it is linked by links to the Website or a link from the Website to those third parties. Moreover, such links do not mean that FinancialCraft sponsors, licenses, approves, or is otherwise associating with a third party, products or services offered there or with its owners, or that FinancialCraft accepts the third party use of the trademarks, trade names, logos or other marks and copyrights owned by FinancialCraft.

During the use of the Website, in the IT system of the Users there are installed cookies. For details, please see the Cookies Policy below.

The Company reserves the right to collect personal data through contact forms or a registration form published on specific subpages of the Website. The rules for the collection and use of this data are governed by the Privacy Policy.

III. COOKIES POLICY

The Company collects and stores information about the use of the Website by Users and about the way how they visit the Website. Cookies are used for this purpose.

Cookies are small data files that are placed on the device (computer or mobile device) of the User by the browser while displaying the Website, which store the User's information and preferences. However, the Website does not observe Users' behaviour outside the Website.

Cookies used by the Website are not used to collect Users' personal data. There are two main types of cookies available on the Website. The first one is to make statistics, provided by Google Analytics. The second one is a cookie, the so-called "session cookie", which is used to keep the User's login status in the Website (used if the Website provides login options).

In addition, the Company reserves that for proper functioning of the Website, in particular for areas of the Website available after logging in, it may be necessary to accept cookies from the Website. The lack of such acceptance may prevent you from logging in or disrupt correct operation.

Cookies used by the Website are installed for the duration of the site display or longer. This period may last several days, months or even several years. Cookies that are active in the long term serve mainly to identify new and returning Users.

Any User can delete any cookies on the device at any time, by refusing to accept them or by changing his browser settings. Information about how to remove these files or change your settings to prevent cookies from being installed can be found in each browser's help options.

The sequence of selections for individual **cookies blocking functions** to prevent them from installing for exemplary browsers is described below:

Mozilla Firefox (version 49.0.1):

Select: Options> Privacy> In History mode from the browser menu - "Firefox will use user settings", leave blank: "Accept cookies".

Google Chrome:

Select: Settings> Show advanced settings> Privacy: Content settings> from the browser menu. In the window that appears, select the function: "Block cookies and data from third-party sites".

Internet Explorer:

Select: Tools> Internet Options> Privacy, Sites button from the browser menu. We are adding a site that has a "cookie" mechanism blocked".

Opera:

Select: Utility> Preferences> Advanced from the browser menu. On the left, select "Cookies".

Safari:

Select: Preferences from the browser menu and click the privacy icon. There we change settings according to your needs.

Sequences of individual selections of **deleting cookies** to prevent them from installing for example browsers are described below:

Mozilla Firefox (version 49.0.1):

Menu> History> Clear browsing history> select the function "Cookies" in the window that will appear

Google Chrome:

History> History> Clear browsing data> select the function: "Cookies and other page and plug-in data" in the window that will appear

There are also features that allow for automatic deleting of cookies after visiting websites. Examples of such features are: InPrivate (in Internet Explorer version 8 and higher), Incognito (in Google Chrome version 10 and higher), Private Browsing (in Firefox version 3.5 and higher). See the help pages of each browser for details.

IV. PRIVACY POLICY

The Company makes every effort to respect the privacy of its Users, in particular the principles set forth in the Act of 29.08.1997 on Protection of Personal Data (Journal of Laws of 1997, No. 133, item 883, as amended).

The Company reserves the right to collect and store statistical data related to the Website, in particular: (i) any HTTP requests directed to the Website Server, (ii) public IP addresses from which the Users display the content of the Website, (iii) along with their display time, User station name, or faulty error information, (iv) the source of the Website's visit from the website linked to the Website, (v) information about the browser, the type of device from which the Website was displayed and operating system used by the User.

The Company acquires the aforementioned data primarily for the purposes of statistical analysis of the visitability of particular sites of the Website. These data are used to evaluate the User's interest in the individual content posted at the Website, to improve their content and to improve the functionality of the Website. Data is also used to remember how User is using the Website and to facilitate his or her further browsing. This allows for better matching of the displayed content to the Users' needs.

The Website may download the User's personal data through the contact form or registration form in the form of: (i) first and last name, (ii) business name and position, (iii) telephone number and email address. Entering this personal data by the Users is voluntary. The Users have the right to access and correct their data.

If the User's personal data is being accessed through the Website, the User is obliged to provide true data and related only to him/her.

The User, in order to gain access to the part of the Website, that is subject to the logon zone, agrees to obtain commercial information by electronic means from FinancialCraft Analytics Sp. z o .o., in accordance with the Act of 18 July 2002 on providing Websites by electronic means (Journal of Laws of 2002, No. 144, item 1204, as amended).

The User may also express consent to the processing of his/her personal data by the Company for marketing purposes, in accordance with the Act of 29 August 1997 on Protection of Personal Data. Personal data will be processed for the marketing of Company products and Websites and will not be made available to other recipients.

The User has the right to file a written, reasoned request to stop processing his/her personal data for a specific situation, and he/she has the right to object to the processing of his/her data for marketing purposes or to forward it to another data administrator.

The User's personal data is protected by SSL (Secure Socket Layer) encryption. According to the Act of 29 August 1997 on the Protection of Personal Data (Journal of Laws of 2002, No. 101, item 926, as amended), the Company protects the collected data against third party access.

The Administrator of the personal data is the Company (FinancialCraft Analytics Sp. z o.o., with its registered office in Warsaw, Al. Jana Pawła II 27).

The Company complies with the following principles of personal data processing: (i) it maintains personal data collected solely on such media that is protected from third party access; (ii) reports personal data to GIODO; (iii) performs data security surveillance throughout the duration of their possession in such a way as to ensure, in particular, the protection against unauthorized access, damage, destruction or loss; (iv) transfers data to eligible entities solely on the basis of applicable law; (v) maintains the confidentiality of personal.

V. OTHER PROVISIONS

Terms of Use of the Website are governed by Polish law. The exclusive court to settle any dispute arising out of the Terms of Use of the Website is the court competent for the registered office of the Company.

Questions and complaints regarding the functioning and use of the Website, the content and other content available on it, may be submitted in writing to the Company's registered office at Al. Jana Pawła II 27, 00-867 Warsaw or by e-mail to: biuro@financialcraft.pl. The response to the complaint (or query) will be provided by the Company in writing, verbally, by telephone or in electronic form within 30 days of receipt of the complaint (query). Under justified circumstances, the Company reserves the right to extend the response period to 90 days with an explanation of the reason for such extension.