

Effective Date: August 1st, 2023

TERMS OF SERVICE

These Terms of Services of Service ("Terms of Services") are a legal agreement between you, as a current or prospective customer of Sendola's services ("you," "your") and Sendola Corp ("Sendola," "we," "our" or "us") and govern your use of Sendola's services, including mobile applications, websites, software, and other products and services (collectively, the "Services"). By using any of the Services, you agree to these Terms of Services and any policies referenced within ("Policies").

You also agree to comply with the following additional policies:

- Our <u>Privacy Policy</u>, which sets forth the terms on which we handle any personal
 data we collect about you, or that you provide to us. By using our Services, you
 consent to such processing, and you confirm that all data provided by you is
 accurate.
- Our <u>Electronic Communications Delivery Policy</u>, which sets forth how Sendola delivers communications to clients electronically.

Please read all our Terms carefully.

- 1. Account Registrations
- 2. Account Security
- 3. Privacy
- 4. Communications
- 5. Electronic Consent
- 6. The Service
- 7. Acceptable Use
- 8. Copyright and trademark infringement
- 9. Compatible Mobile Devices and Third-Party Carriers
- 10. Indemnity
- 11. No Warranties
- 12. Limitation of Liability and Damages



- 13. Disputes
- 14. Binding Individual Arbitration
- 15. Governing Law
- **16. Other Provisions**
- 17. Modification and Termination of Terms
- 18. Contact Information

1. Account Registration.

You must open a Sendola Account ("Account") to use the Services. During registration we will ask you for information, which may include but is not limited to, your name and other personal information. You must provide accurate and complete information. You are responsible for keeping your mailing address, email address, telephone number, and other contact information up to date in your profile.

We treat all activities from an Account to be those of the registered user. You must only use the Services to transact on your own account and not on behalf of any other person. You are fully responsible for all activity that occurs under your Account, including any actions taken by persons to whom you have granted access to the Account. We reserve the right to suspend or terminate the Account of anyone who provides inaccurate, untrue, or incomplete information, or who fails to comply with the account registration requirements.

2. Account Security.

You are solely responsible for safeguarding your password and for restricting access to the Services from your compatible mobile device(s) and computer(s). You must immediately notify us of any unauthorized use of your password or Sendola Account or any other breach of security. You are also responsible of taking immediate reasonable steps to mitigate the effects of a security breach and will cooperate with Sendola and provide all information requested by Sendola to remediate the breach. Any assistance provided by Sendola in relation to a security breach does not in any way operate as acceptance or acknowledgement that Sendola is in any way responsible or liable to you or any other party in connection with such breach.



We have implemented technical and organizational measures designed to secure your personal information from accidental destruction, loss, alteration and from unauthorized access, use, alteration, or disclosure. However, we cannot guarantee that unauthorized third parties will never be able to defeat those measures or use your personal information for improper purposes. You provide your personal information at your own risk.

3. Privacy.

By using any of our Services as a Sendola customer, you acknowledge our data practices that apply to you, as set out in Sendola's <u>Privacy Policy</u>. The Privacy Policy explains how Sendola collects, uses, and protects the personal information you provide to us where Sendola makes use of your personal data to provide you with the Services or for its own purposes. You are required to familiarize yourself with the Privacy Policy prior to using the Services.

4. Communications.

By opening, registering, or using an Account, or by otherwise using the Services, you consent to receive electronically all communications, agreements, documents, notices, and disclosures (collectively, "Communications") that we provide in connection with your Account and your use of Services, as set forth in our **Electronic Communications**Delivery Policy.

5. Electronic Consent

By engaging with our digital platforms, you affirmatively acknowledge your understanding and acceptance of this Electronic Consent Policy. Sendola employs electronic mechanisms for obtaining user content, including but not limited to checkboxes, buttons, or typed names, as specified on the platform.

Implied Consent. You may provide implied consent through actions such as clicking "I agree" or similar affirmative actions.



Express Consent. In certain circumstance, users may be required to provide express consent through specific actions, such as checking a designated checkbox or typing their name.

Sendola will maintain records of electronic consents, including the date, time, and specific terms to which the users consented. Electronic consents obtained through Sendola's platforms are deemed legally valid and enforceable to the extent permitted by applicable law.

6. The Service

The Service allows users to send international money transfers from the United States to other countries that are served by Sendola.

A "Sender" uses the Service to send money and a "Recipient" receives money through the Service. A "Transaction" refers to an order to send money through the Service. The "Transaction Amount" is the amount in US dollars that the Sender provides to Sendola for transmittal to the Recipient. The "Payout Amount" is the amount paid out to the Recipient.

Eligibility. You represent and warrant to us that:

- a) you are at least eighteen (18) years of age;
- b) you are eligible to register and use the Service and have the right, power, and ability to enter into and perform under these Terms of Services;
- c) if you submit a Transaction, you are requesting that we process your
 Transaction, an offer that we may accept or reject at our sole discretion;
- d) you will not submit or receive a Transaction on behalf of any other person;
- e) you and all transactions initiated by you will comply with all federal, state, and local laws, rules, and regulations applicable to you and/or your business;
- f) you will only have one active account. If we determine that a Sender is using multiple accounts, we reserve the right terminate one or more of the accounts, limit the Sender's use of the Service, or refuse their continued use of the Service and;



g) you will not use the Services, directly or indirectly, for any fraudulent undertaking or in any manner so as to interfere with the operation of the Services; and

Licenses. Sendola is a registered Money Services Business (MSB) in the state of Arizona, in which we hold a Money Transmitter business license (MT-1050033). This license is subject to the laws of Arizona.

Our Partners. Sendola is an agent of USI Federal Credit Union who provides Services that enable a Transaction through the processing of ACH pulls from the Sender and sending funds to the distributing partner for the Payout Amount to the Recipient abroad. By utilizing the Service, you are authorizing Sendola to use USI Federal Credit Union's Services, when necessary, to execute a Transaction.

Sendola is also an agent of Uniteller who provides Services that enable a Transaction through the processing of ACH pulls from the Sender and sending funds to the distributing partner for the Payout Amount to the Recipient abroad. By utilizing the Service, you are authorizing Sendola to use Uniteller's services, when necessary, to execute a Transaction.

Third Party Service Providers. Sendola works with local banks and other third-party outlets (collectively "Service Providers") to make funds available to recipients. Such services may include, but are not limited to, ACH pulls and Debit Card transactions. By using our Services, the Sender is authorizing the use of Sendola's Service Providers for the purpose of completing a Transaction.

Fees. You agree to pay Sendola a service fee in addition to the Transaction Amount for each transaction you submit. Payment in US dollars is due at the time the transaction is submitted for processing. To process your transaction, you authorize us to charge the bank account saved in your user profile.

Cancellations and Refunds. Subject to the applicable law, international transactions may be canceled for a full refund of the transfer amount and fees paid within 30 minutes



of payment, unless the funds have been picked up or deposited at the time your request is received.

The Company will only refund into the bank account used to transfer the funds, in the Customer's name. No third-party accounts are accepted for refunds.

To request a refund, the customer must submit a Refund Request to customer support by email at support@sendola.io including a reason for the request. Customer support will then check the request, along with details for said transaction and forward any necessary requirements to the customer to complete the refund. Once Customer support has all necessary information and documentation, they will forward the request to Account Department to process the transfer of the money back to the client.

If the recipient bank sends the money back to us, we will automatically refund it to the bank account that the customer sent the funds from

7. Acceptable Use

In connection with the use of our website and Services, a User may not, nor may a User permit any third party, directly or indirectly, to violate the terms outlined below.

Restricted Activities:

- Export Services, which may be subject to export restrictions imposed by US law, including US Export Administration Regulations (15 C.F.R. Chapter VII);
- Engage in any activity that may be in violation of regulations administered by the
 United States Department of the Treasury's Office of Foreign Asset Control (31
 C.F.R. Parts 500-599). Prohibited activity includes but is not limited to the provision
 of Services to or for the benefit of a jurisdiction, entity, or individual blocked or
 prohibited by relevant sanctions authorities, including but not limited to activities in
 Iran, Cuba, North Korea, Syria, or the Crimean Region of the Ukraine. If found to
 be in apparent violation of these restrictions, your account could be terminated and
 your funds could be held for an indefinite period of time;
- Access or monitor any material or information on any Sendola system using any manual process or robot, spider, scraper, or other automated means;
- Except to the extent that any restriction is expressly prohibited by law, violate the
 restrictions in any robot exclusion headers on any Service, work around, bypass,
 or circumvent any of the technical limitations of the Services, use any tool to enable



features or functionalities that are otherwise disabled in the Services, or decompile, disassemble or otherwise reverse engineer the Services;

- Perform or attempt to perform any actions that would interfere with the proper working of the Services, prevent access to or use of the Services by our other customers, or impose an unreasonable or disproportionately large load on our infrastructure;
- Copy, reproduce, alter, modify, create derivative works, publicly display, republish, upload, post, transmit, resell or distribute in any way material, information or Services from Sendola;
- Use and benefit from the Services via a rental, lease, timesharing, service bureau or other arrangement;
- Transfer any rights granted to you under these Terms of Services;
- Use the Services in a way that distracts or prevents you from obeying traffic or safety laws;
- Use the Services for the sale of firearms, firearm parts, ammunition, weapons or other devices designed to cause physical harm;
- Use the Services for any illegal activity, purchase of illegal goods or in any way that exposes you, other Sendola users, our partners, or Sendola to harm; or
- Otherwise use the Services except as expressly allowed under these Terms.
 Suspension and Termination. We alone will determine whether there has been a breach of this Acceptable Use Policy through your use of our Services and may take the following actions:
- 1. Issue of a warning;
- 2. immediate, temporary, or permanent withdrawal of your right to use our Services:
- 3. suspend or cancel your payment orders and take such other actions as we consider necessary.

If we reasonably suspect that your Account has been used for an unauthorized, illegal, or criminal purpose, you give us express authorization to share information about you, your Account, and any of your transactions with law enforcement.

8. Copyright and Trademark Infringement

We respect the intellectual property rights of others and ask you to do the same. The following terms outline prohibited uses of Sendola's Intellectual Property.

The Sendola Website and Sendola's services, including mobile applications, websites, software, and other products and services (collectively, the "Services"), their content and all intellectual property pertaining thereto and contained therein (including copyrights, patents, database rights, trademarks and service marks) are the property of Sendola Corp., Sendola affiliates or of third parties. All rights to the Sendola Website and Services



remain Sedola's property. The Sendola Website and Services must be used only for the purposes permitted by these Terms and Conditions or as described on the Website. You are exclusively entitled to display and save a copy of the pages of the Sendola Website for Your personal use. Without Sendola's express written approval You are not entitled to duplicate, publish or modify the Sendola Website, Services or parts thereof, or to create derivative works from the same, to participate in their assignment or sale, to publish them in the World Wide Web or use them in any other form for any public or commercial purpose. You are not entitled:

- 1. to use a robot, spider, scraper or any other automated programme to access the Sendola Website or Services, and/or;
- 2. remove or modify information related to copyrights and trademarks or proprietary information published on the Sendola Website (or printed pages of the Website).

The name Sendola and all other names as well as proprietary designations of Sendola products and/or services named on the Sendola Website are exclusive brands of Sendola. Other product, service or company designations appearing on the Website may be the trademarks of their respective owners. We respond to all valid notices of such infringements.

9. Compatible Mobile Devices and Third-Party Carriers.

We do not warrant that the Services will be compatible with your mobile device or carrier. Your use of the Services may be subject to the terms of your agreements with your mobile device manufacturer or your carrier. You may not use a modified device to use the Services if the modification is contrary to the manufacturer's software or hardware guidelines, including disabling hardware or software controls—sometimes referred to as "jail broken."

10. Indemnity.

You will indemnify, defend, and hold us and our processors (and our respective employees, directors, agents, affiliates and representatives) harmless from and against any and all claims, costs, losses, damages, judgments, tax assessments, penalties, interest, and expenses (including without limitation reasonable attorneys' fees) arising out of or in connection with any claim, action, audit, investigation, inquiry, or other proceeding instituted by any person or entity that arises out of or relates to: (a) any actual or alleged



breach of your representations, warranties, or obligations set forth in these Terms; (b) your wrongful or improper use of the Services; (c) your violation of any third-party right, including without limitation any right of privacy, publicity rights or Intellectual Property Rights; (d) your violation of any law, rule or regulation of the United States or any other country; (e) any third-party claims made by your Buyer regarding Sendola's processing of your customer/Buyer's Personal Information in connection with providing you with the Services; and (f) any other party's access and/or use of the Services with your unique name, password or other appropriate security code; and (g) any transaction, purchase, good or service in respect of which Sendola provides, or provided, you with payment processing services in accordance with the Terms.

11. No Warranties.

THE USE OF "SENDOLA" IN SECTIONS 17 AND 18 MEANS SENDOLA, ITS PROCESSORS, ITS SUPPLIERS, AND ITS LICENSORS (AND THEIR RESPECTIVE SUBSIDIARIES, AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES).

THE SERVICES ARE PROVIDED "AS IS" WITHOUT REPRESENTATION OR WARRANTY, WHETHER IT IS EXPRESS, IMPLIED, OR STATUTORY. WITHOUT LIMITING THE FOREGOING, SENDOLA SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

SENDOLA DOES NOT WARRANT, REPRESENT OR GUARANTEE IN ANY WAY THAT THE SERVICES ARE ACCURATE, RELIABLE OR CORRECT; THAT THE SERVICES WILL MEET YOUR REQUIREMENTS; THAT THE SERVICES WILL BE AVAILABLE AT ANY PARTICULAR TIME OR LOCATION, UNINTERRUPTED, ERROR-FREE, WITHOUT DEFECT OR SECURE; THAT



ANY DEFECTS OR ERRORS IN THE SERVICES WILL BE CORRECTED; OR THAT THE SERVICES ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS OR FIT FOR ANY PARTICULAR PURPOSE.

Sendola does not warrant, endorse, guarantee, or assume responsibility or liability for any product or service advertised or offered by a third party. Sendola does not have control of, or liability for, goods or services that are paid for using the Services.

12. Limitations of Liability and Damages.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL SENDOLA BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES, THAT RESULT FROM THE USE OF, INABILITY TO USE, OR UNAVAILABILITY OF THE SERVICE. IN ALL CASES, SENDOLA WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE THAT IS NOT REASONABLY FORESEEABLE.

UNDER NO CIRCUMSTANCES WILL SENDOLA BE RESPONSIBLE FOR ANY DAMAGE, LOSS, OR INJURY RESULTING FROM HACKING, TAMPERING, OR OTHER UNAUTHORIZED ACCESS OR USE OF THE SERVICES OR YOUR SENDOLA ACCOUNT, OR THE INFORMATION CONTAINED THEREIN.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE TOTAL LIABILITY OF SENDOLA IS LIMITED TO THE GREATER OF (A) THE AMOUNT OF FEES EARNED BY US IN CONNECTION WITH YOUR USE OF THE



SERVICES DURING THE THREE (3) MONTH PERIOD IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM FOR LIABILITY, OR (B) \$500.

THIS LIMITATION OF LIABILITY SECTION APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER BASIS, EVEN IF SENDOLA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. THE FOREGOING LIMITATION OF LIABILITY WILL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

13. Disputes.

"Disputes" are defined as any claim, controversy, or dispute between you and Sendola, its processors, suppliers or licensors (or their respective affiliates, agents, directors or employees), whether arising before or during the effective period of these Terms, and including any claim, controversy, or dispute based on any conduct of you or Sendola that occurred before the effective date of these Terms, including any claims relating in any way to these Terms or the Services, or any other aspect of our relationship.

Any action or proceeding by you relating to any Dispute must commence within one year after the cause of action accrues.

14. Binding Individual Arbitration.

General. You and Sendola agree that all Disputes, except those that are resolved informally or brought in a small claims court, will be arbitrated by a neutral arbitrator who has the power to award the same individual damages and individual relief that a court can. ANY ARBITRATION UNDER THESE TERMS



OF SERVICES WILL ONLY BE ON AN INDIVIDUAL BASIS; CLASS ARBITRATIONS, CLASS ACTIONS, REPRESENTATIVE ACTIONS, AND CONSOLIDATION WITH OTHER ARBITRATIONS ARE NOT PERMITTED. YOU WAIVE ANY RIGHT TO HAVE YOUR CASE DECIDED BY A JURY AND YOU WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS ACTION AGAINST

SENDOLA. If any provision of this arbitration agreement is found unenforceable, the unenforceable provision will be severed, and the remaining arbitration terms will be enforced (but in no case will there be a class or representative arbitration).

Pre-Filing Requirement to Attempt to Resolve Disputes. Before an arbitration is commenced, you or Sendola agree to attempt to avoid the costs of formal dispute resolution by giving each other a full and fair opportunity to address and resolve a Dispute informally. Both parties recognize that this is an important requirement, and that breach of this requirement would be a material breach of the Terms. To provide this opportunity, before commencing any arbitration or suit, each party agrees to send to the other party a written Notice ("Notice"). Any Notice to Sendola should be sent by mail to Sendola Corp, Attn:

Arbitration Provision, 3040 Post Oak Blvd Floor 18, Houston, TX 77056. Any Notice sent to you will be sent to the address on file for your account. The Notice must: (i) include your name and account number; (ii) provide detailed information sufficient to evaluate the merits of the claiming party's individualized claim and for the other party to determine if an amicable resolution is possible; and (iii) set forth the specific relief sought, including whatever amount of money is demanded and the means by which the demanding party calculated the claimed damages. Both parties agree that they will attempt to resolve a dispute through an informal negotiation within sixty (60) days from the date the Notice is sent. After that sixty (60) day period and not before, either party may commence arbitration. Each party agrees that state court of New York, New York may enter injunctive relief to enforce



the pre-filing requirements of this paragraph, including an injunction to stay an arbitration that has been commenced in violation of this paragraph.

Scope of Arbitration. If we are not able to resolve the Dispute by informal negotiation or, as provided below, in a small claims court, all Disputes will be resolved finally and exclusively by binding individual arbitration with a single arbitrator (the "Arbitrator") administered by the American Arbitration Association (https://www.adr.org) according to this Section and the Commercial Arbitration Rules for that forum, except you and Sendola will have the right to file early or summary dispositive motions and to request that the AAA's Expedited Procedures apply regardless of the claim amount. Except as set forth above, the Arbitrator shall be responsible for determining all threshold arbitrability issues, including issues relating to whether the Terms of Services and/or Additional Terms (or any aspect thereof) are enforceable, unconscionable, or illusory and any defense to arbitration, including waiver, delay, laches, or estoppel.

Small Claims Court. Subject to applicable jurisdictional requirements, either party may elect to pursue a Dispute in a local small-claims court rather than through arbitration so long as the matter remains in small claims court and proceeds only on an individual basis. If a party has already submitted an arbitration demand to the AAA, the other party may, in its sole discretion, inform the AAA that it chooses to have the Dispute heard in small claims court. At that time, the AAA will close the arbitration and the Dispute will be heard in the appropriate small claims court, with no fees due from the arbitration respondent.

Arbitration Procedures. The Federal Arbitration Act, 9 U.S.C. §§ 1-16, including its procedural provisions, fully applies. Any arbitration hearing will occur in the city of New York, New York, at another mutually agreeable location or, if both parties agree, by telephone or videoconference. The Arbitrator's award will be binding on



the parties and may be entered as a judgment in any court of competent jurisdiction. Sendola values your privacy, particularly with respect to your financial transactions and data. Each of the parties shall maintain the confidential nature of the arbitration and shall not (without the prior written consent of the other party) disclose to any third party the fact, existence, content, award, or other result of the arbitration, except as may be necessary to enforce, enter, or challenge such award in a court of competent jurisdiction or as otherwise required by applicable law. While an arbitrator may award declaratory or injunctive relief, the Arbitrator may do so only with respect to the individual party seeking relief and only to the extent necessary to provide relief warranted by the individual party's claim. The Arbitrator's decision and judgment thereon will not have a precedential or collateral estoppel effect.

Arbitration Fees. In accordance with the AAA Rules, the party initiating the arbitration (either you or us) is responsible for paying the applicable filing fee. For purposes of this arbitration provision, references to you and Sendola also include respective subsidiaries, affiliates, agents, employees, predecessors, successors and assigns as well as authorized users or beneficiaries of the Services.

Opt Out. You may reject this provision, in which case only a court may be used to resolve any Dispute. To reject this provision, you must send us an opt-out notice (the "Opt Out") within thirty (30) days after you create an account, or we first provide you with the right to reject this provision.

The opt-out must be mailed to Sendola Corp, Attn: Arbitration Provision, 3040 Post Oak Blvd Floor 18, Houston, TX 77056. For your convenience, we can provide an **Opt-out Notice Form** which you must fill in to opt-out. You must complete this form by providing your name, address, phone number and the email address(es) you used to sign up and use the Services. This is the only way of opting out of this



provision. Opting out will not affect any other aspect of the Terms of Services, Additional Terms, or the Services, and will have no effect on any other or future agreements you may reach to arbitrate with us.

Court Proceedings Subject to and without waiver of the arbitration provisions above, you agree that any judicial proceedings (other than small claims actions as discussed above) will be brought in and you hereby consent to the exclusive jurisdiction and venue in the state courts in the of New York, New York.

15. Governing Law

These Terms of Services and any Dispute will be governed by the Federal Arbitration Act, as set forth above, and by New York law and/or applicable federal law, without regard to its choice of law or conflicts of law principles.

16. Other Provisions

These Terms of Services, and any applicable Additional Terms or Policies, are a complete statement of the agreement between you and Sendola regarding the Services. In the event of a conflict between these Terms of Services and any other Sendola agreement or Policy, these Terms of Services will prevail and control the subject matter of such conflict. If any provision of these Terms of Services or any Additional Term is invalid or unenforceable under applicable law, then it will be changed and interpreted to accomplish the objectives of such provision to the greatest extent possible under applicable law, and the remaining provisions will continue in full force and effect. These Terms of Services do not limit any rights that we may have under trade secret, copyright, patent, or other laws. No waiver of any term of these Terms of Services will be deemed a further or continuing waiver of such term or any other term.



17. Modification and Termination of Terms

We may amend the Terms at any time, giving notice that we deem to be reasonable under the circumstances, by posting the revised Terms on our website or sending a communication directly ("Revised Terms"). The Revised Terms will be effective as of the time they are published and will not apply retroactively. Your continued use of the Services after the posting of Revised Terms constitutes your acceptance of such Revised Terms.

We may terminate these Terms of Services or any Additional Terms or suspend or terminate your Account or your access to any Service, at any time for any reason. We may add or remove, suspend, stop, delete, discontinue, or impose conditions on Services or any feature or aspect of a Service. We will take reasonable steps to notify you of termination or these other types of Service changes by email or during the next time you attempt to access your Account. You may also terminate the Terms of Services and Additional Terms applicable to your Account by deactivating your Account at any time.

If these Terms of Services or your Account is terminated or suspended for any reason: (a) your rights granted under these Terms will end, (b) you agree to immediately terminate and cease use of all Services, (c) we may (but have no obligation to) delete your information and account data stored on our servers, and (c) we will not be liable to you or any third party for compensation, reimbursement, or damages for any termination or suspension of the Services, or for deletion of your information or account data. In addition to any payment obligations under the Payment Terms, the following sections of these Terms of Services survive and remain in effect in accordance with their terms upon termination: 7 (Copyright and Trademark Infringement), 2 (Security), 3 (Privacy),



15 (Effect of Termination), 8 (Indemnity), 10 (Limitation of Liability and Damages), 11 (Disputes), 12 (Binding Individual Arbitration), 13 (Governing Law), 11 (Limitation on Time to Initiate a Dispute), and 14 (Other Provisions).

18. Contact us

If you have any questions and/or concerns about these Terms of Conditions or the practices described herein, you may contact us at: **support@sendola.io**.