



Subject: Terms of Service_version 1.0	Last update: 02.01.2020
---	-----------------------------------

This Terms of Service (“Agreement”) is a binding contract between you, an individual person / entity user (“you”, “your”, “Member”, “User”), and the applicable entity, Connectico (“Connectico,” “we,” “us” or “our”), and governs your use of any website that links to these terms, including www.connectico.io (and all related subdomains) (“Site”). You, and Connectico are together referred to as the “Parties” and references to a “Party” are to the relevant one of them as the context requires.

Save as otherwise set out in this Agreement, this Agreement (including any terms incorporated herein by reference) govern the conditions under which you use the Connectico Services.

BY ACCESSING OR USING THE SITE, YOU AGREE THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO BE BOUND BY THIS AGREEMENT. IF YOU DO NOT AGREE TO THIS AGREEMENT, THEN YOU MUST NOT ACCESS OR USE THE SITE.

If you are accessing the Site on behalf of a business or corporate entity (“Organization”), then you hereby represent and warrant that you have the authority to bind that Organization and your acceptance of this Agreement will be treated as acceptance by the Organization. In that event, “User” and “you” in this Agreement will refer to the Organization.

Material Terms: As provided in greater detail in this Agreement (and without limiting the express language of this Agreement), you acknowledge the following:

- ✓ You consent to the collection, use and disclosure of information in accordance with the Connectico Privacy Policy (“Privacy Policy”);
- ✓ THE SITE IS PROVIDED “AS IS” WITHOUT WARRANTIES OF ANY KIND, CONNECTICO’S LIABILITY TO YOU IN CONNECTION WITH THE SITE IS LIMITED, AND YOU BEAR ALL RISKS ASSOCIATED WITH ANY INVESTMENTS THAT YOU MAKE, OR ANY INFORMATION YOU GET VIA THE SITE

Nr. / No.	Description
1.	<p>Disclaimer</p> <p>Connectico offers the following services, without limitation:</p> <ol style="list-style-type: none"> a. Platform for ICO Investments b. ICO Informations, Ratings c. Services for ICOs, and mediate services in the industry d. KYC for the members <p>The platform is intended merely for informational and educational purposes. Connectico may receive a fee for advertising certain ICOs and/or ICO Pools, or offering different services, which will be marked correspondingly. But none of ICOs or/and ICO Pools are recommended or advised by Connectico.</p>



Nr. / No.	Description
	<p>Connectico bears no responsibility whether any of ICO Pools, and Deals listed on the Site is legally entitled and has legal right to accept digital currency from members (investors). You should always make your own Due Dilligence whether to trust and invest through each of Deals listed on the Site.</p> <p>Connectico is not providing investment advice and is not taking your personal circumstances into consideration when posting information about token sales within the Site.</p> <p>Decisions to participate in token sales, to buy, sell or hold tokens involve risk and have to be based on the advice of qualified financial professionals.</p> <p>The use of any data or information about ICOs, ICO Pools, Deals, Ratings and any linked content, provided by the Site does not and cannot guarantee that you will make profits or will not incur losses. You must use your own judgment or consult a professional for advice on such matters.</p> <p>You acknowledge and agree that Information is not intended to supply professional, legal or financial advice. Connectico offers no advice regarding the nature, potential value, or suitability or any particular coin or token sale. You should not construe any Information displayed, published or provided by Connectico as legal, tax, investment, financial or other advice.</p> <p>Nothing on the Site is a solicitation to buy, sell or hold coins (tokens).</p> <p>Connectico is not a broker-dealer or financial adviser and is not affiliated with an investment advisory firm. Connectico does not engage in activities that would require such registration.</p> <p>You must consider carefully whether Information is suitable for you in light of your financial condition and ability to bear financial risks.</p> <p>All information, data, white papers, ICO reviews, terms of token sales within ICO Pools and other materials concerning a particular token sale is prepared solely by its organizer, and such person is solely responsible for the accuracy of all statements it has made. There is no guarantee that information on these matters is true, correct, or precise.</p> <p>YOU ALONE ASSUME SOLE RESPONSIBILITY FOR ANY DECISIONS YOU MAKE BASED ON THE INFORMATION AND/OR THE USE OF CONNECTICO.</p> <p>UNDER NO CIRCUMSTANCES SHALL CONNECTICO BE LIABLE FOR ANY LOSS OR DAMAGE YOU OR ANYONE ELSE INCURS AS A RESULT OF ANY ACTIVITY THAT YOU OR ANYONE ELSE ENGAGES IN BASED ON ANY INFORMATION YOU RECEIVE THROUGH CoONNECTICO OR AS A RESULT OF THE USE OF CONNECTICO.</p>
2.	<p>Definitions</p> <p>The Site: 1) provides Users with general information about our products and services; 2) presents investment opportunities to individuals acting on their own behalf or as the representative of an Organization (each such individual or Organization, an “Investor”), who have signed up on the site, and created a member account; 3) enables Investors to invest in such investment opportunities in the form of tokens or token-based securities (“Tokens”). Token issuers are referred to herein as “Sponsors.” As used in this Agreement, “User” means all users of the Site, and the “Connectico Parties” means Connectico and all of its affiliated entities.</p> <p>Services: The services provided by Connectico to the Users consisting of 1) development and operation of Connectico Information channels 2) distribution of Offers and related information via the Information channels to the Members and 3) linking to smart contracts for the purchase of ICO tokens.</p>



Nr. / No.	Description
	<p>Information channels: Website www.connectico.io, Member Account, notifications, Informational e-mails, Group chat “Connectico” on instant messaging software Telegram, Discord, and all other platforms.</p> <p>Relevant person: The individual, entity, or company who is a professional in tokens and virtual currencies (“VCs”) trading with all requisite power and authority to enter into this Agreement, to use the Services and to carry out and perform the obligations under these Terms.</p> <p>User: The Relevant person who uses the Connectico services.</p> <p>Member: The Relevant person who has signed up for using the Connectico services.</p> <p>Member Account: The account on the Site the Member may be provided in order to improve the experience of the use of the Services or to use the Services.</p> <p>Informational e-mails: E-mails the Connectico sends to the members. Informational e-mails include Offers and news and information about Connectico.</p> <p>Offer: The option to purchase the ICO’s tokens in a limited time window either directly from ICO, ICO Pool, or other individual via smart contract operated by Connectico or by third party. The purchase may or may not be with a discount.</p> <p>Partner ICO: Subject raising funds by selling tokens, which may or may not pay a commission to Connectico for the amount of cryptocurrency (cryptocurrency is also referred to as “VCs”) or tokens raised from the Members.</p> <p>Smart Contract: The “token contract” (as such term is used in the Ethereum documentation) script and public key implemented using Ethereum pursuant to the ERC20 token standard, ERC 223 token standard or other standard and which is used for the control and administration of token purchases and other transfer of tokens.</p> <p>ICO Pool: Any social community gathered in order and with intention to take part in token sales of some ICO.</p>
3.	<p>General Terms and Conditions</p> <p>a. General Terms. TO THE FULLEST EXTENT PERMITTED BY LAW, AND WITHOUT LIMITING ANY OTHER TERMS IN THIS AGREEMENT, THE FOLLOWING TERMS APPLY:</p> <p>I. Limitations on Liability. NONE OF THE CONNECTICO PARTIES WILL HAVE ANY LIABILITY TO YOU IN CONNECTION WITH: 1) ANY OUTAGE OR UNAVAILABILITY OF THE SITE OR ANY PROBLEMS YOU MAY HAVE WITH FUNDING INVESTMENTS THAT YOU MAKE ON THE SITE; 2) ANY SECURITY BREACH AFFECTING ANY FEATURE, CONTENT OR SERVICES AVAILABLE ON THE SITE; AND/OR 3) THE PERFORMANCE OF ANY INVESTMENT THAT YOU MAKE ON THE SITE. YOU BEAR ALL RISKS OF USING THE SITE, AND YOU SHOULD ONLY INVEST AMOUNTS YOU ARE WILLING AND ABLE TO LOSE.</p> <p>II. No Guarantee. NONE OF THE CONNECTICO PARTIES MAKES ANY REPRESENTATIONS REGARDING THE LIKELIHOOD OR PROBABILITY THAT ANY</p>



Nr. / No.	Description
	<p>INVESTMENT MADE ON THE SITE WILL ACHIEVE A PARTICULAR INVESTMENT OUTCOME OR GOAL. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE SUCCESS, AND VOLATILITY MEANS THAT RETURNS IN ANY PERIOD MAY BE FAR ABOVE OR BELOW THOSE OF PREVIOUS PERIODS. YOU MAY LOSE ALL OR PART OF ANY INVESTMENT YOU MAKE ON THE SITE. YOU FURTHER ACKNOWLEDGE AND AGREE THAT NONE OF THE CONNECTICO PARTIES MAKES ANY GUARANTEES OR OTHER COMMITMENTS ABOUT YOUR ABILITY TO ACCESS OR USE THE SITE.</p> <p>III. Information Submitted to Us; Identity Checks.</p> <ul style="list-style-type: none"><li data-bbox="491 770 1546 1196">i. YOU ARE SOLELY RESPONSIBLE FOR ENSURING THE ACCURACY AND COMPLETENESS OF ALL INFORMATION AND MATERIALS THAT YOU PROVIDE TO US IN CONNECTION WITH YOUR USE OF THE SITE, INCLUDING, WITHOUT LIMITATION, ALL INFORMATION AND MATERIAL THAT YOU PROVIDE TO US IN CONNECTION WITH US CHECKING YOUR BACKGROUND AS FURTHER DESCRIBED UNDER BELOW. YOU HEREBY REPRESENT AND WARRANT THAT: 1) ALL SUCH INFORMATION AND MATERIALS ARE TRUE, ACCURATE AND COMPLETE IN ALL RESPECTS, COMPLY WITH ALL APPLICABLE LAWS, RULES AND REGULATIONS AND DO NOT VIOLATE OR INFRINGE ANY THIRD PARTY RIGHTS; AND 2) YOU WILL IMMEDIATELY NOTIFY US ABOUT, AND CORRECT, ANY INACCURACY IN ANY SUCH MATERIALS OR INFORMATION.<li data-bbox="491 1240 1546 1778">ii. YOU ACKNOWLEDGE THAT WE WILL CHECK YOUR BACKGROUND AND IDENTITY AS REQUIRED BY APPLICABLE LAWS IN CONNECTION WITH CERTAIN USES OF THE SITE. YOU HEREBY AUTHORIZE US TO, DIRECTLY OR THROUGH THIRD PARTIES, MAKE ANY INQUIRIES AND CONDUCT ANY INVESTIGATION WE CONSIDER NECESSARY OR HELPFUL TO VERIFY YOUR IDENTITY AND TO TAKE ANY ACTIONS WE DEEM NECESSARY OR HELPFUL BASED ON THE RESULTS OF SUCH INQUIRIES AND INVESTIGATIONS. YOU FURTHER AUTHORIZE ANY AND ALL THIRD PARTIES TO WHICH ANY SUCH INQUIRIES OR INVESTIGATIONS MAY BE DIRECTED TO FULLY RESPOND TO SUCH INQUIRIES OR INVESTIGATIONS. YOU ACKNOWLEDGE AND AGREE THAT WE MAY, IN OUR SOLE DISCRETION, DENY YOU THE RIGHT TO USE THE SITE. NONE OF THE CONNECTICO PARTIES WILL HAVE ANY LIABILITY TO YOU FOR ANY LIABILITY OR OTHER LOSSES ARISING FROM ANY INQUIRIES OR INVESTIGATIONS ARISING UNDER THIS SECTION. <p>IV. Wallets. YOU ACKNOWLEDGE AND AGREE THAT: 1) WE HAVE NO CONTROL OVER ANY WALLET THAT YOU MAY USE IN CONNECTION WITH YOUR USE OF THE SITE (“WALLET”); 2) ALL WALLETS ARE PROVIDED BY THIRD PARTIES THAT WE HAVE NO RIGHT OR ABILITY TO CONTROL; AND 3) ANY DISPUTE BETWEEN YOU AND ANY THIRD PARTY WALLET PROVIDER IS BETWEEN YOU AND THAT THIRD PARTY WALLET PROVIDER.</p>



Nr. / No.	Description
	<p>V. Investors. THE ONLY PEOPLE WHO ARE AUTHORIZED TO INVEST USING THE SITE ARE SOPHISTICATED INVESTORS WITH PERSONAL OR PROFESSIONAL EXPERIENCE ASSESSING THE LONG TERM BUSINESS PROSPECTS OF INVESTMENTS THAT MAY CONTAIN A HIGH DEGREE OF RISK. INVESTORS MUST UNDERSTAND THAT INVESTMENTS AVAILABLE ON THE SITE ARE SUBJECT TO A HIGH LIKELIHOOD OF LOSS AND LONG PERIOD OF ILLIQUIDITY. IN ADDITION, IF YOU ARE USING THE SITE AS AN INVESTOR IN THE UNITED STATES, YOU MUST QUALIFY AS AN “ACCREDITED INVESTOR” AS DEFINED IN RULE 501 OF REGULATION D UNDER THE SECURITIES ACT OF 1933, AND BE SOPHISTICATED ENOUGH TO PROTECT YOUR OWN INTERESTS. WE MAY ASK YOU FOR INFORMATION NEEDED TO CONFIRM YOUR STATUS AS AN ACCREDITED INVESTOR, OR TO CONFIRM OTHER INFORMATION ABOUT YOUR STATUS PRIOR TO ALLOWING YOU TO INVEST THROUGH THE SITE OR ANYTIME THEREAFTER.</p> <p>b. Additional Terms. We may require you to agree to additional terms and/or policies from time-to-time in connection with your use of the Site (“Additional Terms”). Such Additional Terms may include terms that govern your rights in connection with any investments you make in Sponsors and with any advice, information you receive, or find in the Site. Except as expressly stated otherwise in Additional Terms, any Additional Terms are hereby incorporated into and subject to this Agreement, and this Agreement will control in the event of any conflict or inconsistency with the Additional Terms to the extent of the conflict or inconsistency; provided, however, that any Investment Terms are not incorporated into this Agreement, and if there is any conflict or inconsistency between this Agreement and any Additional Terms, then the Additional Terms will control to the extent of the conflict or inconsistency.</p> <p>c. Changes to this Agreement. You understand and agree that Connectico may change this Agreement at any time without prior notice. You may read a current, effective copy of this Agreement at any time by selecting the appropriate link on the Site. The revised Agreement will become effective at the time of posting, and your use of the Site after such time will constitute your acceptance of the revised Agreement. If any change to this Agreement is not acceptable to you, then your sole remedy is to stop using the Site. No revisions to this Agreement will apply to any dispute between you and Connectico that arose prior to the effective date of those revisions.</p> <p>d. Consideration. Connectico currently provides you with access to the Site for free. In return for enjoying this free access, you acknowledge and agree that we may generate revenues, increase goodwill or otherwise increase the value of Connectico from your use of the Site, and you will have no right to share in any such revenues, goodwill or value whatsoever. However, we may charge you fees for certain uses of the Site. If we do, then we will notify you of those fees before you have an obligation to pay them.</p> <p>e. Privacy Policy. Use of the Site is also subject to Connectico’s Privacy Policy, which is incorporated into this Agreement by reference.</p> <p>f. Eligibility. THE SITE IS NOT FOR PERSONS UNDER THE AGE OF 13 OR FOR ANY USERS PREVIOUSLY SUSPENDED OR BLOCKED FROM THE SITE BY CONNECTICO. IF YOU ARE UNDER 13 YEARS OF AGE, THEN YOU MUST NOT USE OR ACCESS THE</p>



Nr. / No.	Description
	<p>SITE AT ANY TIME OR IN ANY MANNER. Furthermore, by using the Site, you affirm that you are at least 18 years of age and otherwise have the legal capacity to contract.</p> <p>g. Mobile Services. The Site will be accessible via a mobile phone, tablet or other wireless device (collectively, "Mobile Services"). Your mobile carrier's normal messaging, data and other rates and fees will apply to your use of the Mobile Services. In addition, downloading, installing or using certain Mobile Services may be prohibited or restricted by your mobile carrier, and not all Mobile Services may work with all carriers or devices. Therefore, you are solely responsible for checking with your mobile carrier to determine if the Mobile Services are available for your mobile device(s), what restrictions, if any, may be applicable to your use of the Mobile Services, and how much they will cost you. Nevertheless, all use of the Site and the related Mobile Services must be in accordance with this Agreement.</p>
4.	<p>Registration, Accounts</p> <p>a. Log-In Credentials. While you may always browse public-facing portions of the Site without registering with us, in order to access the password-protected portion of the Site, you must register an account with us (an "Account").</p> <p>b. Account Security. You are responsible for the security of your Account, and are fully responsible for all activities that occur through the use of your credentials. You agree to notify us immediately at support@connectico.io if you suspect or know of any unauthorized use of your log-in credentials or any other breach of security with respect to your Account. We will not be liable for any loss or damage arising from unauthorized use of your credentials. Separate log-in credentials may be required to access External Sites.</p> <p>c. Accuracy of Information. When creating an Account, you will provide true, accurate, current and complete information as we request. You will update the information about yourself promptly, and as necessary, to keep it current and accurate. We reserve the right to disallow, cancel, remove or reassign certain usernames and permalinks in appropriate circumstances, as determined by us in our sole discretion, and may, with or without prior notice, suspend or terminate your Account if activities occur on your Account which, in our sole discretion, would or might constitute a violation of this Agreement, cause damage to or impair the Site, infringe or violate any third party rights, damage or bring into disrepute the reputation of Connectico, or violate any applicable laws or regulations. If messages sent to the e-mail address you provide are returned as undeliverable, then we may terminate your Account immediately without notice to you and without any liability to you or any third party.</p> <p>d. When you sign up, you agree: 1) Complying and adhering to provisions of this Agreement, as well as national and local laws and regulations applicable to your use of the Services; 2) Becoming the Member as defined in the Preamble of this Agreement and receiving the Informational e-mails from Connectico.</p> <p>e. When you sign up, you declare: 1) Reading and understanding this Agreement, and having the opportunity to take a professional advice as that you think fit in connection with the Agreement. Should you not agree to all of the terms and conditions included in this Agreement, you are not an authorized to use the Services; 2) Being the Relevant person as specified in the Definitions of this Agreement; 3) Having significant experience with, and understanding of, the usage and intricacies of blockchain tokens, including Ethereum tokens, and blockchain based software systems and understanding its risks; 4) Understanding global regulatory and legal uncertainty of cryptocurrency and token purchases and ICOs and its risks; 5) Being a professional in the field of cryptocurrencies and token trading and blockchain based software systems and meeting all legal requirements for cryptocurrencies</p>



Nr. / No.	Description
	<p>and token trading including, if applicable, membership in a professional body, education, qualification and following the prescribed professional code of conduct; 9) By accepting this Agreement, you agree that your membership can be ceased immediately and without prior notice and that such termination may lead to blocking, deletion and limitation of your access to content, materials, information and files uploaded, shared, submitted and made available in association with your Member Account, as well as access to the Services</p>
5.	<p>Use of the Site, and Services</p> <ul style="list-style-type: none"> a. Connectico does not lead the Members to token purchase but provides the Members with the Offers via the platform, and informational channels. The Offers are not to be interpreted as investment advice or advice of any kind and are available only to Relevant persons who meet requirements set by this Agreement. b. Connectico assists its Members with the token purchase by providing them the necessary information required for the purchase of tokens. c. You acknowledge that you are responsible for any actions performed under your Member Account and you shall log off each time at the end of the session and that Connectico shall bear no liability for any harm, loss or Damage resulting from your failure to comply with these requirements. <p>The Member is obliged to:</p> <ul style="list-style-type: none"> a. continuously verify whether or not is the Relevant Person b. continuously monitor and evaluate applicable laws, regulations, opinions, decisions, injunctions, actions or investigations by regulators and lawmakers regarding the Services and verify whether or not is allowed to use Services especially receive the Informational emails and to access the Website under applicable laws and regulations c. cease the membership immediately and inform the Connectico if the Member does not meet this Agreement requirements d. use all the information from the Information channels in solely a manner consistent with their purpose and functionality e. keep the password to the Member Account in secrecy <p>Restrictions on Use of the Site:</p> <p>Without limiting any other terms of this Agreement, you agree not to (and not to attempt to) misuse the Services and / or cause any harm. In particular the Member is prohibited to use the Services to:</p> <ul style="list-style-type: none"> a. decipher, decompile, disassemble or reverse engineer any of the software or source code comprising or making up the Site; b. use any device, software or routine to interfere or attempt to interfere with the proper working of the Site, or any activity conducted thereon; c. delete or alter any material Connectico makes available on the Site; d. frame or link to any of the materials or information available on the Site;



Nr. / No.	Description
	<ul style="list-style-type: none">e. use or exploit any Trademarks or Connectico Content in any manner that is not expressly authorized by this Agreement;f. access, tamper with or use non-public areas of the Site, Connectico's (and its hosting company's) computer systems and infrastructure or the technical delivery systems of Connectico's providers;g. provide any false information to Connectico;h. create a false identity or impersonate another person or entity in any way;i. restrict, discourage or inhibit any person from using the Site;j. use the Site, without Connectico's prior express written consent, for any unauthorized purpose;k. gain unauthorized access to the Site, other Users' Accounts or to other computers or websites connected or linked to the Site;l. transmit to the Site any virus, worm, spyware or any other computer code, file or program that may or is intended to disable, overburden, impair, damage or hijack the operation of any hardware, software or telecommunications equipment, or any other aspect of the Site or communications equipment and computers connected thereto;m. violate any laws or regulations or the terms of this Agreement;n. assist or permit any person in engaging in any of the activities described above.o. disseminate or otherwise make available any offers to purchase tokens or Virtual Currencies to other Members without the permission of Connectico.p. disseminate or otherwise make available any information or material or engage in or encourage any conduct that is unlawful or otherwise legally objectionableq. violate this Agreement, any applicable laws or legal rights of other Members and their use of the Services or inhibit other users from using the Servicesr. create a false identity for the purpose of misleading others or fraudulently or otherwise misrepresent yourself to be another person or a representative, or fraudulently or otherwise misrepresent that you have an affiliation with a person, entity or groups. make available to other Members and/or Connectico any false or misleading or deceiving content or information (including, without limitation, creating a false identity)t. disclose any content of the Informational e-mails to any third party especially the information about or related to the Offeru. gain unauthorized access to any other accounts, computer systems, or networks connected to any of our servers through hacking, password mining, or any other meansv. harvest or otherwise collect, whether aggregated or otherwise, data about others including e-mail addresses and/or distribute or sell such data in any mannerw. collect and store personal data, private and personally identifiable information without express consent and authorization of the holder



Nr. / No.	Description
6.	<p>Token purchase</p> <p>The purchase of tokens by Users from Partner, or any other ICOs is governed by the Terms of each respective ICO. This Agreement do not govern any transactions between the Users and the ICOs. Any User's interaction with any ICO is solely between such User and such ICO and Connectico is not responsible or liable in any manner for such interactions.</p> <p>Any token purchases should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of blockchain tokens, including Ethereum tokens, and blockchain based software systems. If you are not the Relevant person and if you do not have such experience or expertise, then you are not supposed to participate in the purchase of any ICO's tokens.</p> <p>Before any purchase of any token, it is necessary to do an extensive research consisting of, but not limited to:</p> <ul style="list-style-type: none">a. Reviewing the ICO web page and the information it contains in with the extra careb. Reading through the ICO whitepaper, token purchase agreement and Terms and Conditionsc. Reviewing the ICO team membersd. Reviewing all the information available about the ICO and it's team, including information in business registerse. Contacting the ICO team members and advisorsf. Reviewing the credibility of the Deal <p>Satisfying the requirements mentioned in this Agreement does not automatically constitute fulfillment of Terms and Conditions of any ICO.</p> <p>You becoming a Member is deemed to be your undertaking that you satisfy the requirements mentioned in this Agreement and that you understand that trading with Virtual Currencies and tokens is connected with Risks.</p> <p>Due to global regulatory and legal uncertainty of cryptocurrency and token purchases and its prohibition in certain legal environments Connectico addresses:</p> <p>Persons domiciled in European union:</p> <p>The European Securities and Markets Authority (ESMA), the European Banking Authority (EBA) and the European Insurance and Occupational Pensions Authority (EIOPA) (hereafter referred to as 'the three ESAs') are warning consumers on the high risks of buying and/or holding so-called Virtual Currencies (VCs). According to above mentioned authorities the purchase of any cryptocurrency is extremely risky and highly speculative. If you buy VCs, you should be aware that there is a high risk that you will lose a large amount, or even all, of the money invested. When buying VCs, or financial products giving consumers direct exposure to VCs, you are exposed to a number of risks.</p>



Nr. / No.	Description
	<p>Citizens and green card holders of, and persons domiciled in USA, citizens of, and persons domiciled in China, Japan, South Korea, Canada:</p> <p>Unless the ICO explicitly permits, not to participate in token purchase of Partner ICO and not to provide false or inaccurate information about their citizenship, residency and/or nationality.</p>
7.	<p>Risks</p> <p>The purchase of tokens from ICOs is connected with various risks some of which are listed here-under. This list is provided for information purpose only and do not constitute legal advice.</p> <p>BLOCKCHAIN AND SOFTWARE RISKS</p> <p>Risk of software weaknesses in the Ethereum network or any other blockchain: Any malfunction, breakdown or abandonment of the Ethereum protocol may have a material adverse to token purchases. Moreover, advances in cryptography, or technical advances such as the development of quantum computing, could present risks to any purchased token. The Smart Contract System concept, the underlying software application and software platform (i.e. the Ethereum blockchain) is still in an early development stage and unproven. There is no warranty or assurance that the process of purchasing tokens will be uninterrupted or error-free and why there is an inherent risk that the software could contain defects, weaknesses, vulnerabilities, viruses or bugs causing, inter alia, the complete loss of contributions.</p> <p>Internet transmission risks: There are risks associated with using the blockchain technologies including, but not limited to, the failure of hardware, software, and Internet connections, or other technologies on technology relies. ICOs in general are not responsible for, and have no liability in respect of, any communication failures, disruptions, errors, distortions or delays you may experience when using blockchain technologies.</p> <p>Operational disruptions: Some VC exchanges have suffered severe operational problems, such as trading disruptions. During these disruptions, consumers have been unable to buy and sell VCs at the moment they intended to and have suffered losses due to the price fluctuation of VCs held during the period of disruption.</p> <p>SECURITY RISKS</p> <p>Losing access to tokens due to loss of private key(s), custodial error or your error: Most of tokens can only be accessed by using an Ethereum Wallet with a combination of the contributor's account information (address), private key and password. The private key is encrypted with a password. You acknowledge, understand and accept that if your private key or password gets lost or stolen, the obtained tokens associated with your Ethereum Wallet may be unrecoverable and permanently lost. Additionally, any third party that gains access to your private key, including by gaining access to the login credentials relating to your Ethereum Wallet, may be able to misappropriate your tokens. Any errors or malfunctions caused by or otherwise related to the digital wallet or vault you choose to receive and store tokens, including your own failure to properly maintain or use such digital wallet or vault, may also result in the loss of your tokens.</p> <p>Ethereum mining attacks: As with other cryptocurrencies, the blockchain used for the Smart Contract System is susceptible to mining attacks, including but not limited to double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and rare condition attacks. Any successful</p>



Nr. / No.	Description
	<p>attacks present a risk to the Smart Contract System, expected proper execution and sequencing of token transactions, and expected proper execution and sequencing of contract computations.</p> <p>Incompatible wallet service: The wallet or wallet service provider used to receive tokens usually must conform to the token requested standard in order to be technically compatible. The failure to ensure such conformity may have the result that you will not gain access to your tokens.</p> <p>Risk of theft: the Smart Contract System concept, the underlying software application and software platform (i.e. the Ethereum blockchain) may be exposed to attacks by hackers or other individuals including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Any such successful attacks could result in theft or loss of contributions or tokens.</p> <p>Risk of uninsured losses: Unlike bank accounts or accounts at some other financial institutions, ICO tokens usually are uninsured unless you specifically obtain private insurance to insure them. Thus, in the event of loss or loss of utility value, there is no public insurer or private insurance arranged by us, to offer recourse to you.</p> <p>RISKS CONNECTED TO THE VALUE OF TOKENS</p> <p>Lack of price transparency: The price formation of tokens and VCs is often not transparent. There is therefore a high risk that you will not receive a fair and accurate price when buying or selling VCs and tokens.</p> <p>No value, extreme volatility and bubble risk: The tokens may have no value and there is no guarantee or representation of liquidity for the tokens. ICOs in general are not and shall not be responsible for or liable for the market value of the tokens, the transferability and/or liquidity of the tokens and/or the availability of any market for the tokens through third parties or otherwise. Most VCs and tokens are subject to extreme price volatility and have shown clear signs of a pricing bubble. If you decide to buy VCs or financial products with VCs as underlying, you should be aware that you could lose a large amount, or even all, of the money invested.</p> <p>Non-Refundability: ICOs in general are not obliged to provide the token holders with a refund related to the tokens for any reason, and the token holders in general will not receive money or other compensation in lieu of the refund. No promises of future performance or price are usually made in respect to the tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that the tokens will hold any particular value. Therefore, the recovery of spent resources may be impossible or may be subject to foreign laws or regulations, which may not be the same as the private law of the token holder.</p> <p>Lack of Development of market for tokens: As there has been no prior public trading market for the tokens, the token sale may not result in an active or liquid market for the tokens, and their price may be highly volatile. Although applications have been made to the cryptographic token exchanges for the tokens to be admitted to trading, an active public market may not develop or be sustained after the token sale. If a liquid trading market for the tokens does not develop, the price of the tokens may become more volatile and token holder may be unable to sell or otherwise transact in the tokens anytime.</p> <p>Unsuitability of VCs for most purposes, including investment or retirement planning: The high volatility of VCs, the uncertainty about their future and the unreliability of the VC exchange platforms and wallet providers makes VCs unsuitable for most consumers, including those with a short-term investment horizon, and especially those pursuing long-term goals like saving for retirement.</p>



Nr. / No.	Description
	<p>REGULATORY AND GOVERNMENTAL RISKS</p> <p>Absence of protection: Despite EU anti-money laundering applicable to wallet providers and VCs exchange platforms, VCs remain unregulated under EU law. Similarly, exchanges where VCs are traded, and digital wallets used to hold, store and transfer VCs are unregulated under EU law, too. This means, that if you buy or hold VCs, you will not benefit from the guarantees and safeguards associated with regulated financial services. For example, if a VC exchange platform or a digital wallet provider fails, goes out of business, or is subject to a cyber-attack, funds embezzlement or asset forfeiture as a result of law enforcement actions, EU law does not offer any specific legal protection that would cover you from losses or any guarantee that you will regain access to your VCs holdings. These risks have already materialized on numerous occasions around the world.</p> <p>Uncertain Regulatory Framework: The regulatory status of cryptographic tokens, digital assets and blockchain technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies. It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and/or rules that will affect cryptographic tokens, digital assets, blockchain technology and its applications. Such changes could negatively impact the tokens in various ways, including, for example, through a determination that the tokens are regulated financial instruments that require registration.</p> <p>Risk of Government Action: The industry in which ICOs operate is new, and may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. There can be no assurance that governmental authorities will not examine the operations of ICOs and/or pursue enforcement actions against them. All of this may subject ICOs to judgments, settlements, fines or penalties, or cause ICOs to restructure their operations and activities or to cease offering certain products or services, all of which could harm ICO's reputation or lead to higher operational costs, which may in turn have a material adverse effect on the tokens and its value.</p> <p>Unlawful or Arbitrary Government Action: Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary a law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or terminate contracts. Unlawful, selective or arbitrary governmental actions have reportedly included the denial or withdrawal of licenses, sudden and unexpected tax audits, criminal prosecutions and civil actions. Federal and local government entities have also used common defects in matters surrounding the token sale as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes.</p> <p>Risks of investing through ICO pools</p> <p>You should be mindful of the potential risks involved in token sales through ICO Pools and any arrangements involving digital tokens. As these arrangements and the parties involved operate online and may not be regulated, you may be exposed to heightened risks of fraud, insufficient liquidity or volatile and opaque pricing. You should fully understand the features of any products or business projects you intend to fund, and carefully weigh the risks against the return before making a purchase.</p> <p>OTHER RISKS</p>



Nr. / No.	Description
	<p>Unanticipated risks: Cryptocurrencies, tokens and blockchains, including Ethereum, are new and untested technologies. In addition to the risks highlighted in this Agreement, there are risks that we cannot foresee, and there are risks that no one has foreseen. Such risks may further materialize as unanticipated variations or combinations of the risks set out in this section of the Agreement.</p> <p>Lack of exit options: If you decide to buy VCs, you are at risk of not being able to trade your VCs or to exchange them for traditional currencies, such as the Euro, for a long period of time. You may therefore suffer losses in the process.</p> <p>Misleading information: The information made available to individuals wishing to buy VCs, where such information is at all provided, is in most cases incomplete, difficult to understand, does not properly disclose the risks of VCs and may therefore be misleading.</p>
8.	<p>Taxation</p> <p>You are solely responsible for determining whether your contribution to any ICO, the creation, ownership, use, sale, transfer or liquidation of any tokens, the potential appreciation or depreciation in the value of purchased tokens over time (if any), the allocation of any tokens and/or any other action or transaction contemplated by this Agreement or by respective ICO's Terms and Conditions will give rise to any tax implications on your part.</p> <p>You are also solely responsible for withholding, collecting, reporting, paying, settling and/or remitting any and all taxes to the appropriate tax authorities in such jurisdiction(s) in which you may be liable to pay tax.</p>
9.	<p>Intellectual Property Rights</p> <ul style="list-style-type: none">a. License. Subject to your complete and ongoing compliance with this Agreement, Connectico hereby grants you a revocable, non-exclusive, non-transferable, non-sublicensable, royalty-free and worldwide right and license to access and use the Site solely in strict compliance with the provisions of this Agreement and as permitted by the functionalities of the Site available to you.b. Content. The content that Connectico provides to you on the Site, including, without limitation, any text, graphics, software, interactive features, information or other materials, is protected by copyright or other intellectual property rights and owned by Connectico or its licensors (collectively, the "Connectico Content"). Moreover, Connectico or its licensors own all design rights, database and compilation rights and other intellectual property rights in and to the Site, in each case whether registered or unregistered, and any related goodwill.c. Marks. The Connectico trademarks, service marks and logos (collectively, the "Connectico Trademarks") used and displayed on the Site are Connectico's registered and/or unregistered trademarks or service marks. Any other product and service names located on any part of the Site may be trademarks or service marks owned by third parties (collectively with the Connectico Trademarks, the "Trademarks"). Except as otherwise permitted by law, you may not use the Trademarks to disparage Connectico or the applicable third party, Connectico's or a third party's products or services, or in any manner (using commercially reasonable judgment) that may damage any goodwill in the Trademarks. You may not use any Trademarks as part of a link to or from any website without Connectico's prior express



Nr. / No.	Description
	<p>written consent. All goodwill generated from the use of any Connectico Trademark will inure solely to Connectico’s benefit.</p> <p>d. Restrictions. Connectico hereby reserves all rights not expressly granted to you in this Section 3. Accordingly, nothing in this Agreement or on the Site will be construed as granting to you, by implication, estoppel or otherwise, any additional license rights in and to the Site or any Connectico Content or Trademarks located or displayed on or within the Site.</p>
10.	<p>Content</p> <p>a. General. Certain features on the Site may allow you to submit or upload (collectively, “Submit”) content to the Site, such as User profile content or other materials subject to intellectual property or similar laws (“User Content”). For all User Content that you Submit to the Site, you hereby grant us (and those we work with) a worldwide license to use, exploit, host, store, transmit, reproduce, modify, create derivative works of (such as those resulting from changes we make so that your User Content works better with our Site), publish, publicly perform and display and distribute such content; provided that we will not share with other Users any User Content that you Submit to the Site that is not viewable by other Users based on any privacy settings available on the Site. The rights you grant in this Section are for the purpose of operating, promoting, and improving our Site and business and this license continues even if you stop using our Site.</p> <p>b. You Must Have Rights to the Content You Submit. You represent and warrant that: 1) you own the User Content Submitted by you or otherwise have the right to grant the license set forth in this Agreement; 2) the Submission of your User Content and the use of the same as contemplated in this Agreement does not and will not violate any right of any third party; 3) the Submission of your User Content will not require us to pay any amounts or provide any attribution to any third parties; and 4) the Submission of your User Content does not result in a breach of contract between you and a third party.</p> <p>c. Disclaimer. We are under no obligation to edit or control User Content that you Submit, and will not be in any way responsible or liable for User Content. Connectico may, however, at any time and without prior notice, screen, remove, edit or block any User Content that in our sole judgment violates this Agreement or is otherwise objectionable, such as, without limitation, User Content that Connectico determines is or could be interpreted to be abusive, bigoted, defamatory, harassing, harmful, infringing, obscene, offensive, pornographic, racist, threatening, unlawful, vulgar or otherwise inappropriate (collectively, “Objectionable Content”). Further, we may, in our sole discretion, take any action we deem necessary and/or appropriate against any User who Submits Objectionable Content, including, but not limited to, warning the User or suspending or terminating the User’s Account.</p>
11.	<p>Notice and Procedure for Making Claims of Intellectual Property Infringements</p> <p>a. Respect of Third Party Rights. We comply with the provisions of the Digital Millennium Copyright Act applicable to Internet service providers (17 U.S.C. §512, as amended). If you have an intellectual property rights-related complaint about material appearing on the Site, then you may contact us:</p> <p>Connectico Email: support@connectico.io</p>



Nr. / No.	Description
	<p>b. Any notice alleging that materials hosted by or distributed through the Site infringe intellectual property rights (“Notification of Claimed Infringement”) must include the following information:</p> <ul style="list-style-type: none"> I. an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright or other right being infringed; II. a description of the copyrighted work or other intellectual property that you claim has been infringed; III. a description of the material that you claim is infringing and where it is located on the Site; IV. your address, telephone number and email address; V. a statement by you that you have a good faith belief that the use of the materials on the Site of which you are complaining is not authorized by the copyright owner, its agent or the law; and VI. a statement by you that the above information in your notice is accurate and that, under penalty of perjury, you are the copyright or intellectual property owner or authorized to act on the copyright or intellectual property owner’s behalf. <p>c. Repeat Infringer Policy. Connectico’s intellectual property policy is to: 1) remove or disable access to material that Connectico believes in good faith, upon notice from an intellectual property owner or his or her agent, is infringing the intellectual property of a third party by being made available through the Site; 2) remove any User Content Submitted by Users who are determined to be “repeat infringers”; 3) promptly terminate the Accounts of repeat infringers. Connectico currently considers a “repeat infringer” to be any User that has Submitted User Content and for whom Connectico has received more than two takedown notices compliant with the provisions of 17 U.S.C. § 512 with respect to such User Content. Connectico has discretion, however, to terminate the Account of any User after receipt of a single Notification of Claimed Infringement or upon Connectico’s own determination.</p>
12.	<p>External Sites</p> <p>The Site may contain links to other websites or other online properties that are not owned or controlled by Connectico (collectively, “External Sites”). Connectico does not make any representations regarding the content or accuracy of any materials on External Sites linked to the Website, informational e-mails and Telegram, Discord, and other social media account nor can it be assumed that Connectico has reviewed or approved of such websites or their content, nor does Connectico warrants that the links to these websites work or are up to date. You should contact the site administrator or Webmaster for External Sites if you have any concerns regarding content located on those External Sites. You should take precautions when downloading files from all websites to protect your devices from viruses and other destructive programs. If you decide to access any External Sites, then you do so at your own risk. Further, you will be solely responsible for compliance with any terms of service or similar terms imposed by any External Site in connection with your use of External Sites.</p>



Nr. / No.	Description
13.	<p>Feedback</p> <p>If you choose to provide us with input or suggestions regarding problems with or proposed modifications or improvements to the Site (“Feedback”), then you hereby grant to us a non-exclusive, perpetual, irrevocable, transferable, sublicensable (through multiple tiers), worldwide and royalty-free right to use and exploit the Feedback in any manner and for any purpose without any restriction, credit, attribution or fees due to you.</p>
14.	<p>Limitation of Liability and Disclaimer of Warranties</p> <p>THE TERMS OF THIS SECTION APPLY TO THE FULLEST EXTENT PERMITTED BY LAW:</p> <ul style="list-style-type: none">a. NONE OF THE Connectico PARTIES MAKES ANY WARRANTIES OR REPRESENTATIONS ABOUT THE SITE OR ANY CONTENT THEREON. ACCORDINGLY, THE SITE AND ALL CONTENT THEREON ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS WITHOUT ANY WARRANTIES OF ANY KIND, AND THE Connectico PARTIES HEREBY DISCLAIM ALL WARRANTIES, INCLUDING, BUT NOT LIMITED TO, THE WARRANTIES OF TITLE, MERCHANTABILITY, NON-INFRINGEMENT OF THIRD PARTY RIGHTS AND FITNESS FOR A PARTICULAR PURPOSE.b. WITHOUT LIMITING THIS SECTION, THE Connectico PARTIES DO NOT WARRANT THAT THE SITE AND ANY CONTENT THEREON ARE FREE OF ERRORS, COMPUTER VIRUSES OR SIMILAR CONTAMINATION OR DESTRUCTIVE FEATURES. IF YOUR USE OF THE SITE OR ANY CONTENT THEREON RESULTS IN THE NEED FOR SERVICING OR REPLACING EQUIPMENT OR DATA, THEN NO Connectico PARTY WILL BE RESPONSIBLE FOR THOSE COSTS.c. IN NO EVENT WILL ANY Connectico PARTY BE LIABLE FOR ANY SPECIAL, INDIRECT, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, LOST PROFITS OR DAMAGES RESULTING FROM LOST DATA OR BUSINESS INTERRUPTION RESULTING FROM, OR IN CONNECTION WITH, THE SITE AND ANY CONTENT THEREON, WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE) OR ANY OTHER LEGAL THEORY, EVEN IF THE Connectico PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. Connectico’S LIABILITY, AND THE LIABILITY OF ANY OF THE OTHER Connectico PARTIES, TO YOU OR ANY THIRD PARTIES IN ANY CIRCUMSTANCE ARISING FROM THIS AGREEMENT IS LIMITED TO U.S. \$100.d. THERE MAY BE INADVERTENT TECHNICAL OR FACTUAL INACCURACIES AND TYPOGRAPHICAL ERRORS IN INFORMATION OR MATERIALS ON THE SITE, AND NONE OF THE Connectico PARTIES MAKES ANY WARRANTIES REGARDING THE ACCURACY, COMPLETENESS OR TIMELINESS OF SUCH INFORMATION OR MATERIALS. NONE OF THE Connectico PARTIES PROVIDES ANY GUARANTEES AGAINST THE POSSIBILITY OF DELETION, MIS-DELIVERY OR FAILURE TO STORE COMMUNICATIONS, PERSONALIZED SETTINGS, OR OTHER DATA. THE Connectico PARTIES HEREBY EXPRESSLY DISCLAIM ALL LIABILITY FOR ERRORS OR OMISSIONS IN, OR THE MISUSE OR MISINTERPRETATION OF, ANY INFORMATION OR MATERIALS CONTAINED ON THE SITE.



Nr. / No.	Description
	<ul style="list-style-type: none">e. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM ANY OF THE Connectico PARTIES OR OTHERWISE THROUGH THE SITE, WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.f. Connectico is not liable for loss or damage suffered arising from User's use of Services especially use of the information on the Website and in the Informational e-mails. Connectico makes no warranties with respect to the content, information, data, availability, uninterrupted access, Services, or products provided through or in connection with the Services. In no event will the Connectico be responsible or liable for any claims, damages, liabilities, losses, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special (including damages for loss of business, revenues, profits, data, use, goodwill or other intangible losses) regardless of whether Connectico have been advised of the possibility of such damages, liabilities, losses, costs or expenses, arising out of or in connection with the use of Services or the Websiteg. Connectico makes no warranties of non-infringementh. Connectico makes no warranties of any kind regarding content of ICOs and other Members, including, without limitation, its accuracy, validity, legality, copyright compliance, or decency.i. Connectico makes no warranties that the Website will be compatible with your computer or other electronic equipment
15.	<p>Third Party Disputes</p> <p>ANY DISPUTE YOU HAVE WITH ANY THIRD PARTY, INCLUDING OTHER USERS, IN CONNECTION WITH YOUR USE OF THE SITE IS DIRECTLY BETWEEN YOU AND SUCH THIRD PARTY. ACCORDINGLY, TO THE FULLEST EXTENT PERMITTED BY LAW, YOU HEREBY IRREVOCABLY RELEASE THE Connectico PARTIES FROM ANY AND ALL CLAIMS, DEMANDS AND DAMAGES (ACTUAL AND CONSEQUENTIAL) OF EVERY KIND AND NATURE, KNOWN AND UNKNOWN, ARISING OUT OF OR IN ANY WAY CONNECTED WITH SUCH DISPUTES.</p>
16.	<p>Indemnification</p> <p>To the fullest extent permitted by law, you agree to defend, indemnify and hold harmless the Connectico Parties from and against any claims, actions or demands, including, without limitation, reasonable legal and accounting fees, arising or resulting from: 1) your breach of this Agreement; or 2) your access to, use or misuse of the Connectico Content, Trademarks or any part of the Site; or 3) any false, inaccurate or misleading information you provide to Connectico. Connectico will provide notice to you of any such claim, suit or proceeding. Connectico reserves the right, in its sole discretion, to assume the exclusive defense and control of any matter which is subject to indemnification under this Section at your sole expense if Connectico believes that you are unwilling or incapable of defending Connectico's interests. In such case, you agree to cooperate with any reasonable requests assisting Connectico's defense of such matter at your sole expense. Notwithstanding the foregoing, nothing contained in this Agreement shall constitute a waiver by any investor of any of his, her or its legal rights under applicable U.S. federal securities laws or any other laws whose applicability is not permitted to be contractually waived.</p>



Nr. / No.	Description
17.	<p>Term and Termination of the Agreement</p> <p>a. Term. As between you and Connectico, the term of this Agreement commences on your first use of the Site and continues until the termination of this Agreement by either you or Connectico.</p> <p>b. Suspension, Termination and Cancellation. You may terminate this Agreement by sending written notification to us at support@connectico.io and terminating your use of the Site. We reserve the right, in our sole discretion, to restrict, suspend, or terminate your access to all or any part of the Site or to terminate this Agreement at any time without prior notice or liability if you breach any provision of this Agreement or violate the rights of any third party on or through the Site. We reserve the right to change, suspend, or discontinue all or any part of the Site at any time without prior notice or liability.</p> <p>c. Survival. All defined terms used therein will survive the termination of this Agreement indefinitely.</p>
18.	<p>Consent to Electronic Communications</p> <p>By using the Site, you consent to receiving certain electronic communications from us as further described in the Privacy Policy and, if you use the Site as an Investor, the onboarding questionnaire that you must submit when registering for the Platform. You agree that any notices, agreements, disclosures or other communications that we send to you electronically will satisfy any legal communication requirements, including that such communications be in writing.</p>
19.	<p>Recent regulatory actions</p> <p>As mentioned above, Connectico Services and ICOs operations may be impacted by future restrictive laws, regulations, opinions, decisions, injunctions, actions or investigations by national regulators and lawmakers. Some regulators have already initiated formal or informal proceedings related to the regulation of ICOs and tokens, some of which are listed hereunder. This list is provided for information purpose only and do not constitute legal advice.</p> <p>The United States Securities and Exchange Commission (SEC) issued 1) a report dated July 25, 2017 stating that tokens offered by the company The DAO were securities within the meaning of the 1933 Securities Act, and 2) an “investor bulletin” informing potential investors on ICOs.</p> <p>The United Kingdom Financial Conduct Authority (FCA) issued a statement on September 12th, 2017 warning potential investors about the risks associated with ICOs.</p> <p>The Canadian Securities Administrators (CSA) issued a “staff notice” dated August 24th, 2017 in which it states that ICOs might be governed by Canadian securities laws (knowing that tokens would, however, not always constitute securities for the purpose of such laws) or by Canadian derivative laws (if the products issued qualify as derivatives).</p> <p>The Israel Securities Authority (ISA) published a statement dated August 30th, 2017 announcing that it would organize a committee to study the applicability of securities law to ICOs.</p> <p>The People’s Bank of China, together with other Chinese regulators, issued a statement dated September 4th, 2017 prohibiting token fundraising transactions. Companies that have already launched an ICO are required to refund the tokens issued.</p>



Nr. / No.	Description
	<p>The Monetary Authority of Singapore (MAS) released a statement dated August 1st, 2017 concluding that some tokens might be qualified as securities within the meaning of the Singaporean Securities and Futures Act.</p> <p>The Securities and Futures Commission (SFC) of Hong Kong made a declaration on September 5th, 2017 in which it stated that tokens may qualify as securities under the Securities and Futures Ordinance.</p> <p>The Financial Supervisory Commission (FSC) of South Korea declared, on September 3rd, 2017, that it established a “joint task force meeting” to discuss crypto-currencies regulatory framework.</p> <p>The Financial Market Supervisory Authority (FINMA) of Switzerland, in a press release dated September 29th, 2017, announced it was investigating various ICOs. The FINMA specified, in Guidance 04/2017 published on the same day, that ICOs are susceptible, depending on their structuring, to be governed by (i) AML/KYC regulations (ii) banking monopoly provisions (iii) securities and derivatives trading regulations and (iv) collective investment schemes regulations. As mentioned by the FINMA, “due to the close proximity in some areas of ICOs and token- generating events with transactions in conventional financial markets, the likelihood arises that the scope of the application of at least one of the financial market laws may encompass certain types of ICO model”.</p> <p>The Australian Securities and Investments Commission (ASIC) recently published the Information Sheet 225 as guidance about the potential application of the 2001 Corporations Act to businesses conducting ICOs. According to this document, an ICO, depending on how it’s structured, could be qualified as a managed investment scheme, as a public offer and/or as an offer of derivatives.</p> <p>Abu Dhabi’s Finical Services Regulatory Authority (FSRA) released guidelines on crypto currencies and ICOs dated October 8th, 2017, in which it specified that 1) existing KYC would be applicable to ICOs and 2) some tokens, on a case-by-case basis and depending on how they are structured, may be classified as securities while others may be classified as commodities.</p> <p>The French Financial Markets Authority (AMF) launched on October 26th, 2017, 1) an ICO assistance and research program dubbed “UNICORN” to provide issuers with a framework for their ICO and to explore potential future regulatory actions, and 2) a public consultation on ICOs, in which three regulatory options are presented: issuing guidelines on ICOs without changing the existing regulations, placing ICOs under the regime applicable to public offers of securities, or enacting a new, specific regulation for ICOs.</p> <p>The Japanese Financial Services Agency (FSA) published an investor alert on October 27th, 2017 underlying the “high risks” associated with ICOs (i.e. token volatility and likelihood of fraud) and warning issuers and investors that ICOs, depending on how they are structured, may fall within the scope of the Japanese Payment Services Act and/or of the Japanese Financial Instruments and Exchange Act.</p> <p>New Zealand Financial markets Authority (FMA) published a statement dated October 25th, 2017 on ICOs, explaining that the specific characteristics and economic substance of an ICO will determine if the token should be classified as a financial product. More importantly, the FMA specified that “all tokens or cryptocurrencies are securities under the FMC Act – even those that are not financial products”.</p>
20.	<p>Miscellaneous</p> <p>This Agreement will be governed by and construed and enforced in accordance with the laws of Hungary, without regard to conflict of law rules or principles that would cause the application of the laws of any other jurisdiction.</p>



Nr. / No.	Description
	<p>You agree that no joint venture, partnership, employment or agency relationship exists between you and Connectico as a result of this Agreement or use of the Site.</p> <p>If any provision of this Agreement is found to be invalid by any court or arbitrator having competent jurisdiction, then the invalidity of such provision will not affect the validity of the remaining provisions of this Agreement, which will remain in full force and effect. Failure of Connectico to act on or enforce any provision of this Agreement will not be construed as a waiver of that provision or any other provision in this Agreement. No waiver will be effective against Connectico unless made in writing, and no such waiver will be construed as a waiver in any other or subsequent instance.</p> <p>This Agreement constitutes the entire agreement between you and Connectico with respect to the subject matter hereof, and supersedes all previous or contemporaneous agreements, whether written or oral, between the parties with respect to the subject matter hereof. The Section headings are provided merely for convenience and will not be given any legal import. This Agreement will inure to the benefit of our successors and assigns. You may not assign this Agreement or any of the rights or licenses granted hereunder without the prior express written consent of Connectico. "Assignment" as used in the prior sentence includes any changes of control or sale of stock or assets of any Organization. Connectico may assign this Agreement, including all its rights hereunder, without restriction. This Agreement may only be amended in a writing signed by you and an authorized representative of Connectico. You acknowledge and agree that you have had the opportunity to consult legal counsel in connection with this Agreement even if you chose not to do so, and this Agreement will not be construed against you or Connectico as drafter.</p>
21.	<p>Contact us</p> <p>If you would like to contact us for any reason email us at info@connectico.io.</p>