

GENERAL TERMS & CONDITONS

1. INTRODUCTORY PROVISIONS

1.1 These Business Terms and Conditions (hereinafter referred to as the “Business Terms and Conditions”) of the business company Obchodni Systemy Ltd, with its registered office at Žirovnická 3133/6, Záběhllice, 106 00, Prague 10, Czech Republic, identification number: 07635729 , Section C, Insert 304482 (hereinafter referred to as the “Company”, which is the Seller) shall be regulated in accordance with the provisions of Section 1751 (1) of Act No. 89/2012 Coll., the Civil Code, as amended (the “Civil Code”).) mutual rights and obligations of the parties arising out of or in connection with the purchase contract (hereinafter referred to as the “purchase contract”) concluded between the Company and another natural person (hereinafter referred to as the “buyer”) through the Company's online store. The Internet shop is operated by the Company on the website located on the Internet address www.capital-analysis.com (hereinafter referred to as the “Portal”) through the website interface (hereinafter referred to as the “web interface of the shop”).

1. 2 The Terms and Conditions shall not apply in cases where a person who intends to purchase goods from the Seller is a legal entity or a person acting in the ordering of goods in the course of his business activity or in the course of his / her independent profession.

1. 3 Provisions deviating from the Terms and Conditions may be agreed in the sales contract. Divergent provisions in the sales contract shall take precedence over the provisions of the Terms and Conditions.

1.4 The provisions of the Terms and Conditions form an integral part of the purchase contract. The purchase contract and the terms and conditions are written in Czech. The purchase contract can be concluded in Czech.

1.5 The Seller may change or supplement the wording of the Terms and Conditions. This provision shall not affect the rights and obligations arising during the effective date of the previous version of the Terms and Conditions.

2. DEFINITIONS

2.1 Client Account - is an account created by the Company for the Portal User for the provision of the Services listed in these GTC or an account created by the User by voluntary registration through the registration form on the Company website (www.capital-analysis.com). The client account has a client name and password. The User has the option to change the password or request to delete the Client Account at any time.

2.2 Portal - Internet address of the Company: www.capital-analysis.com

2.3 Provider - is a trading company Obchodni Systemy Ltd. with the registration number 07635729, registered in the Commercial Register kept by the Municipal Court in Prague, Section C, File 304482, with its registered office at Žirovnická 3133/6, Záběhlice, 106 00, Prague 10, Czech Republic.

3. GENERAL PROVISIONS

3.1 These General Terms and Conditions (hereinafter the “Terms and Conditions”) of Obchodni Systemy sro, identification number: 07635729, registered in the Commercial Register maintained by the Municipal Court in Prague, Section C, Insert 304482 (hereinafter the “Company”) regulate mutual rights and obligations of the Parties established between the Company that operates the Internet portal www.capital-analysis.com (hereinafter referred to as the “Portal”) and another natural or legal person using the Portal (hereinafter referred to as the “User”).

3.2 Compliance with the Terms and Conditions is a prerequisite for any use of the portal. Anyone using the portal and its content in any way expresses its consent to these terms and undertakes to comply with them. The Company reserves the right to change these terms and conditions at any time; for the use of the portal, changes in the terms and conditions are effective at the latest from the moment of their publication on the Company's website.

3.3 The content of the portal (website) is protected by copyright according to the Copyright Act (Act No. 121/2000 Coll., As amended). Acceptance of the paid content / material according to § 34 para. c) of the Copyright Act or its further dissemination is subject to the prior consent of the company Obchodni Systemy Ltd which operates the analytical portal. All forms of receiving or distributing the paid content are prohibited without the operator's consent.

3.4 Freely accessible content of the analytical portal may be redistributed only if the Company is properly and clearly identified as a source.

3.5 The Company may publish on the Portal information about the offer of third party financial products (hereinafter referred to as “financial products”) in the manner and to the extent that it has received such information from them.

3.6 The Company is not responsible for the completeness, truthfulness and accuracy of information on financial products published on the portal. The Company is not liable for damages incurred by users or third parties in connection with the use of information published on the portal.

3.7 The User is entitled to use the provided services only for his own needs.

3.8 Obchodni Systemy Ltd (the operator of the Portal for these GTC) is entitled to suspend the provision of services at any time, even without prior notice to Users, if it is necessary to protect the rights of the Company or third parties or other users. Likewise, the Company has the right to suspend the provided services in case the User breaches these Terms and Conditions in any way.

4. OBJECT OF GENERAL CONDITIONS

4.1 These General Terms and Conditions provide mutual rights and obligations between the Provider and the User in the provision and use of the Services.

4.2 The User acknowledges and agrees that Third Party Services may be provided to the User in connection with the content of the Portal.

5. SERVICES AND PRICES PROVIDED

5.1 The Company offers the following services through the Portal:

- Information activities
- Sales of educational materials and training
- Sales of analytical materials

5.2 Each service is considered to be a separate service.

5.3 Services may be charged. The price is always clearly stated.

5.4 The object of the service is not to provide specific services or related services to the relevant product partner.

5.5 The Services are provided through the Portal and through other communication channels (e-mail, telephone and other means of communication).

6. INFORMATION ACTIVITIES

6.1 The Company publishes publicly available information on the Analysis Portal and may also publish information about third-party products.

6.2 Any other information represents the views of the Company. The user has the right to disagree with the opinions and can express his disagreement in the sections designated (comments, blog).

6.3 The Company is not responsible for the accuracy or content of the presented information, of which the User is aware, and the User expressly waives any claims against the Company, including future claims arising from the discovered information or its inaccuracy provided by the Company in presenting the discovered information.

7. SALES OF EDUCATIONAL, ANALYTICAL AND DIGITAL MATERIALS AND TRAINING

7.1 The Company sells access to non-public information, analytical and digital content and other audiovisual materials through the Portal. The subject of sale is further specified on the Portal under the Internet tab VIP LOGIN.

7.2 The subject matter of the purchase is a product of intellectual property and therefore any distribution or provision to third parties without the consent of the Company is prohibited.

7.3 The Company is not responsible for the accuracy or content of the information presented. In the subject of purchase, the buyer can find information about third-party products or services. This information is not an offer to use and merely reflects the Company's opinion on the subject.

7.4 The User expressly waives any claims against the Company, including future claims arising from the discovered information or its incorrectness provided by the Company.

7.5 The terms and conditions of the agreement on the purchase of educational and information materials shall be negotiated by filling in the order form.

7.6 The User is obliged to provide true information in the order, otherwise the Company may refuse the order.

7.7 The User declares that he has read all information concerning the order. The user is obliged to check the order before sending it and correct any errors. The placed order is legally binding and mutual rights and obligations arise for the Company and the User, ie the User undertakes to pay the purchase price and the Company, after payment by the User, undertakes to provide the User with the object of purchase.

7.8 After completing the order form, the User selects the method of payment. Payment methods are linked to the payment gateway of GOPAY Ltd., which provides secure technology for accepting payment cards and online bank transfers. The User enters e-banking passwords via the secure and trusted channel of GOPAY s.r.o. Payment options: Online payment gateway (automatically re-paying by card) and Bank transfer (one-time payments).

7.9 The User agrees that Online payments by credit cards are set by default as automatically recurring payments, according to the User selected Order Variants (the Order Variants tab on the Portal). The user may at any time in his or her discretion cancel the automatic recurrence of online payments. Installment sale is not possible.

7.10 An order shall be deemed paid at the time the money is credited to the Company's transaction account at GOPAY s.r.o.

7.11 The User acknowledges that the Company is not a provider of payment services or portals; these are governed by the terms of the particular payment service / gateway.

7.12 The Company shall issue the User a tax document regarding payments made under the Purchase Agreement, which serves as proof of product purchase. The company is not a VAT payer.

7.13 The Company undertakes, after crediting the money to the Company's bank account, to provide the Company with the access data necessary to make available the paid information, analytical and digital content that is sold on the Portal to the User by e-mail order this content.

7.14 According to the Civil Code (Act No. 89/2012 Coll.), The User has the right to withdraw from the contract within fourteen days without giving any reason. The User may withdraw by sending a message to: info@capital-analysis.com stating that he is withdrawing from the contract and enclosing a copy of the invoice / tax document and stating the bank account number for sending the amount. The amount will be refunded by bank transfer no later than 30 days after receiving the withdrawal email. After withdrawal from the contract, the User will be prevented from accessing the paid client section of the website. The User (who is the Buyer) acknowledges that the refund of the amount paid or a proportion thereof does not relate to the paid Capital Analysis services (information, analytical and digital content of the Portal) ordered for a period of one month or less when a 100% cancellation fee will apply, as it is not possible to prove that the User did not save or copy the digital content for personal use in the future before withdrawal.

7.15 According to the Civil Code, the user cannot withdraw from the contract if he / she has used the purchased information, analytical and digital content. Withdrawal from the portal is considered to be use. By starting to download digital content, the consumer agrees to waive the right of withdrawal. The date and time of the download are recorded in the register. Upon request, the company will provide a preview of the records.

7.16 In the event of withdrawal from the contract, the User who is the consumer shall bear the costs associated with the return of the goods.

7.17 The information necessary to understand the offered paid services and their functioning constitutes the publicly accessible content of the Portal. The user has the right to a free consultation for a limited time or can use remote means of communication, especially e-mail.

8. PAYMENT OPTIONS AND PRICE

8.1 The price of products, goods and services, including whether the price is with or without VAT, is listed on the selected web interface of the seller. The price is always stated on the sales form. **The company that is the seller is not a VAT payer.**

8.2 The Seller shall issue to the Customer a tax document - invoice (after payment of the order) regarding payments made under the contract, which serves as proof of purchase of a product, goods or service. The price of the product / goods and any costs associated with the delivery of the goods are paid by the customer by cashless transfer and to the account selected in the sales form.

8.3 For the purpose of cashless payments, payment methods are linked to the payment gateway of GOPAY Ltd., which provides secure payment card acceptance and online bank transfer technology. Credit card numbers and e-banking passwords are entered through GOPAY s.r.o.'s secure and trusted channel.

8.4 **Payment options are:** **a)** online payment card VISA, VISA electron, MasterCard, Maestro, **b)** automatic repeated payment by VISA, VISA electron, MasterCard, Maestro, **c)** fast bank transfer: RaiffeisenBANK, Česká spořitelna, Fio, KB, ČSOB, mBank and others, **d)** bank transfer based on invoice, **e)** electronic wallet - Google Pay

8.5 **Payments are** either a one-time (standard interbank transfer) or automatically recurring online card payments. The customer is obliged to pay the price together with the correct variable payment symbol. Otherwise, the seller will not be able to identify the payment and provide the required performance on time.

8.6 **The purchase price for the service is due within 14 days** from the conclusion of the contract (the date of issue of the invoice), unless stated otherwise in the invoice, the customer's obligation to pay the price for the product / goods or service is fulfilled at the moment the relevant amount is credited to the seller's account.

8.7 In case of a **delay** in the payment of any amount (purchase price) the customer / user is obliged to pay, the customer / user undertakes to pay the seller interest on late payment of 0.1% of the amount due for each day of delay, but not more than the purchase product / service price.

8.8 **Automatic recurring card payments.** It is an automatic download of monthly, quarterly, half-yearly or annual payments for the product / service of the buyer's choice. The price of the payment is fixed (depending on the selected length of the period, either for 1 month, 3, 6 or 12 per month) and is downloaded automatically via the GOPAY s.r.o. from the day the first order and payment were made. **User agrees to store Customer's credit card information at GOPAY**, which handles them according to the international security standard PCI-DSS Level 1 (the highest level of data security in the financial sector).

8.9 In the case of the sale of VIP membership and at the same time access to the VIP analysis information service Capital Analysis for a trial or with a regular fixed monthly, quarterly, half-yearly or annual membership fee, the seller uses automatically repeated payments by card. By completing the sales form on the portal capital-analysis.com, the customer undertakes to pay a regular fixed fee for accessing the VIP member section in the amount stated on the page of the order variant of the VIP service Capital Analysis for the entire duration of membership. was automatically withdrawn from the customer's payment card according to the variant of the order (1, 3, 6 or 12 months) for the first payment of the VIP service for the entire period of voluntary use of the VIP member section data on capital-analysis.com to email info@capital-analysis.com

8.10 The customer who is a User will be informed about the creation / setting of an automatic recurring payment within 2 working days to the email specified in the order. Every 7 days prior to the automatic withdrawal of the next payment from the card, the customer will also be informed about this fact by email and at the same time an advance invoice will be issued and sent to him.

8.11 **Stopping and canceling** recurring payments. If the Customer who wishes to automatically cancel the repeated payment by card and does not want to use / withdraw the ordered VIP service from the following period (after the previous period expires), he / she must notify the company / seller at least 10 calendar days before withdrawing the payment / service for the next period. This is conditioned by sending an email filled out according to the withdrawal form, which is available for viewing on the Portal **HERE**. If the User fails to comply with this time limit and if he has already been issued a subsequent advance invoice for the next period, he is obliged to pay this invoice and the withdrawal will only be possible before the following period. Access data to the Capital Analysis VIP Information Analysis Service purchased for a recurring payment will be left to the User until the end of the paid period.

8.12 In the event that the User cannot choose the form of recurring card payment for any reason, he may, upon agreement or if the ordering system allows it, to pay in another agreed form, in particular by standard bank transfer or otherwise agreed by the Seller and Buyer. In this case, the same requirements as stated in these GTC apply to payment obligations or to the conditions of withdrawal from the contract.

9. THIRD PARTY SERVICES

9.1 Third Party Services are services provided by third parties, particularly Product Partners; these are governed by their terms (both contractual and legal) and the Company is not responsible for them to any extent.

10. CONCLUSION, VALIDITY AND EFFECT OF THE CONTRACT

10.1 The Contract is concluded at the moment of confirmation and payment of the individual Service on the Portal, including the opening of the Client section of the

Portal and is concluded for the period of implementation / use of the selected Service and Client section. However, in justified cases, the obligations arising from the Contracts may persist after the provision of the Service.

10.2 The Contract becomes valid and effective on the day of its conclusion, payment of the purchase price of the product and its crediting to the Company's transaction account at the GOPAY s.r.o.

10.3 The Paid Content Access Agreement may be terminated by deleting the Client Account. The Client's account will be deleted by the Company upon the Client's request, which it will send to the e-mail info@capital-analysis.com

10.4 The User may request to delete the Client Account at any time without giving any reason. In this case, deleting the account is considered a termination of the contract.

10.5 The Company is also entitled to terminate the Contract without giving a reason, after prior notification to the User, the notice period in this case is 1 month and after this 1 month the Company is entitled to delete the Client Account.

10.6 The Contract may be withdrawn for legal reasons or for reasons expressly stated in the GC. The withdrawal is effective at the moment of its delivery to the other party and the contract is hereby canceled at the moment of the notification of the withdrawal.

10.7 The Company, which is the Seller, is entitled to withdraw from the Purchase Agreement without undue delay if it finds out that the other party has breached the Agreement in a substantial manner. For the purposes of this Agreement, a material breach of this Agreement is considered to be:

- Customer's delay in paying the purchase price more than 10 days after the due date
- ☐ Customer's copyright infringement

11. USER'S RIGHTS AND OBLIGATIONS

11.1 The User is entitled to use the Services only for his own needs.

11.2 The User is entitled to address his comments and requests to the Company through the contacts stated on the Portal.

11.3 The User shall not interfere in any way with the Company's technology, in particular, may not use system commands that could alter the functionality or settings of the Portal. Furthermore, it may not use software solutions affecting the functionality or security of the Portal, or, in any way infringing the rights of third parties, the Company or not in accordance with the laws of the Czech Republic or the European Community, etc.

11.4 The User is not authorized to provide or make available the Services to third parties.

11.5 The User may not provide third parties with a user name and password, nor any other access to the Client Account. The user is obliged to take all reasonable precautions to keep it secret. The User is fully responsible for unauthorized use of such access data or the Client Account and for any damage caused to the Company or third parties. In case of loss, theft or other violation of the right to use these passwords, the User is obliged to inform the Company immediately. The Company shall provide the User with new access data within a reasonable period of time or otherwise provide the User with the subject of the contract.

11.6 The User is obliged to continuously monitor the amendments and become familiar with changes to these GC without undue delay.

11.7 The User is obliged to comply with the valid and effective legal regulations of the Czech Republic and the European Community, especially the Copyright Act. The User is obliged to fully compensate all damages that the Company or third parties would incur.

11.8 The User is entitled to enter comments in the specified sections on the Portal. However, the user is not allowed to post comments that:

May constitute acts contrary to good morals that are likely to cause harm to other Users or consumers, in particular in the form of misleading advertising, misleading labeling of goods or services, causing likelihood of confusion, free-riding, reputationalization, prohibited comparative advertising, or other similar behavior, advertise, promote, acquire customers, or otherwise relate to multilevel marketing and commission systems, eroticism and pornography, medicines and medicines, unauthorized reproduction, lending, renting or selling intellectual property rights.

11.9 If the Commentary of the User is a copyrighted work within the meaning of Act No. 121/2000 Coll., The User grants the Company the right to use such copyrighted work in its original or processed or otherwise modified form, by all means of use, in unlimited territorial, time and quantity range. This license is free of charge.

12. RIGHTS AND OBLIGATIONS OF THE COMPANY

12.1 The Company shall have the right to Suspend the Services in any breach of or under circumvention of the terms of the Agreement or GTC, in particular any systematic and repeated use of the Services which may be detrimental to anyone or breach of any law, morality, decency, etc.

12.2 In the event of a gross breach of these GTC or of the Contract or of valid and effective legal regulations, the Company may close the Client Account.

12.3 In accordance with the provisions of Sections 3, 4 and 5 of Act No. 480/2004 Coll., The Company is not liable for the comments of the User. The Provider has the right at any time and at its sole discretion and without the need to inform the User in advance, delete, remove or disable these User comments.

12.4 The Company shall be entitled to restrict, suspend or provide access to the Services or the functionality of the Portal for the time necessary for the maintenance or repair of the Portal or for any other reason on the part of the Company or a third party.

12.5 The Company shall be entitled to change the access data to the Client Account (username and password) for urgent technical or security reasons even without the User's consent, provided that this measure is necessary for the proper provision of the Services. The Company will notify the User of such changed access codes (user name and password) without undue delay.

12.6 The Company may change the technical solution of the Service if it is necessary for proper performance of the Contract.

12.7 The Company may inform the User of its new Services for the duration of the Contract.

12.8 The Company may unilaterally change the contents of the Portal without prior notice.

13. DATA PROTECTION AND COOKIES

13.1 We declare that all personal information is confidential. We process them according to our Privacy Policy. More information can be found in the Portal section.

14. MATERIAL RESPONSIBILITY AND DAMAGE COMPENSATION

14.1 The issues of liability for damages and damages are governed by the valid legal regulations of the Czech Republic, in particular NOZ and AZ.

14.2 The Company shall not be liable for damage caused by force majeure, such as natural disasters, natural events, war or terrorist events, or for service outages caused by power cuts.

14.3 The Company shall not be liable for the services provided by other entities, especially the Company's partners, their quality, quantity or any consequences, nor for the rights and obligations associated with such services, accessory, etc.

14.4 The Company is not responsible for the behavior of individual Users or their way of using the Portal.

14.5 The Provider shall not be liable for damages caused by failure of the Portal.

14.6 The Company shall not be liable for any payments, transactions or transfers made by the User. This is the responsibility of the operators of these payment (transaction) services and portals.

14.7 The Company is not responsible for the quality, scope and content of free Services. The User's right to withdraw from the Contract does not arise from the free Services.

15. MONEY REFUND GUARANTEE

15.1 For selected products (online training courses and seminars), we provide the option within 30 days of purchase, ie by sending an access link or URL address to your email address, withdrawing from a refund agreement in case you are not satisfied with the product, or you will find that the online course you purchased is not right for you. Whether a product warranty is provided is indicated on the website of your selected product. Guarantee is generally only granted for products that are of an educational nature. The information, analytical and digital products on the Capital Analysis Portal are not expressly related to reasons that are due to the nature of the products.

15.2 In case of dissatisfaction, please send your withdrawal electronically to info@capital-analysis.com stating that you are withdrawing from the contract and accompanied by a copy of the invoice / tax document and the date of purchase.

15.3 The money will be returned to the bank account you provide in your email when you confirm receipt of the Invoice Corrective Invoice for the product you are withdrawing from within 30 days of receipt of the withdrawal email and a confirmation of receipt of the Corrective Invoice received e-mail adress.

15.4 Upon receipt of your request, your access to the product will be automatically deactivated. In the event of a request for cancellation of the CapitalAnalysis information and analysis service, it may be canceled at the request of the consumer, without any compensation or damage to the Company that may be incurred.

16. COMPLAINT

16.1 The User is entitled to complaint the extent or quality of the Service.

16.2 The Company is obliged to settle the claim without undue delay, but no later than 1 month from the date of delivery of the claim.

17. DISPUTE SETTLEMENT AND APPLICABLE LAW

17.1 Relationships arising from the GTC and the Contracts shall be governed by Czech law.

17.2 All disputes between the Parties arising out of or in connection with the Contract shall be settled by the Parties primarily by mutual agreement and without undue delay.

17.3 In the event of a dispute between the User and the Company arising out of a purchase contract or a service contract, the User is entitled to contact the Czech Trade Inspection Authority, with its registered office at Štěpánská 567/15, 120 00 Prague 2, website: <http://adr.coi.cz>, which is the competent body for out-of-court settlement of consumer disputes between the Company as an entrepreneur and the User as a consumer.

17.4 In the event of a dispute between the User and the Company arising out of the provision of financial services, the User is entitled to contact the Office of the Financial Arbiter, registered office at Legerova 1581/69, 110 00 Prague 1, website: <http://www.finarbitr.cz/cs/>, which is the competent body for out-of-court settlement of disputes from financial services between the Company as an entrepreneur and the User as a consumer.

17.5 If the parties fail to reach a solution under the preceding paragraphs, they may at any time apply to the competent ordinary court.

18. PROVISIONS CONCERNING THE CAPITAL ANALYSIS SPECIFIC INFORMATION SERVICE

18.1 Choosing the time period of the Capital Analysis information service. The User has the opportunity to choose the period for which the Capital Analysis service will be provided to the Portal. The user can use the price advantage for an order for a longer period of time (see the Order Variants tab on the Portal). The minimum length of the selected Capital Analysis service period is one month. The user has the opportunity to try the Capital Analysis information service for a limited period of time (for more information see the Try it on the Portal tab).

18.2 By ordering the Capital Analysis Information Service and paying the order, the User obtains access to the non-public part of the Capital Analysis Portal, the content of which is a warning of trading signals with the potential for profitable price developments on the Stock Exchange. Access data will be sent to the User after payment of the order to the specified email address. Likewise, after sending and paying the order, the User will be automatically generated and sent the access data to the CapitalAnalysis mobile application (in the development phase).

18.3 The Capital Analysis Information Service per Exam and its price is only valid for the first trial use for each individual User and may be used only once.

18.4 The User acknowledges that during the period of holidays or other obstacles of a technical nature or obstacles such as force majeure, the operation of the Capital Analysis Information Service on the part of the Operator may be restricted. The User shall be informed in advance of such obstacles if the technical nature of the obstacle permits.

18.5 Limited Warranty. The Company makes no warranty of any kind with regard to the success or use of the Capital Analysis Information Service. This follows from the nature of the Capital Analysis Information Service, which is an information service working with probability only. No information, analysis or results guarantee the same or similar success or outcome in the future (for more information see the Risk Instruction tab on the Portal). The use of the Capital Analysis information service by the User is dependent on his / her knowledge, individual abilities, technical and time possibilities, abilities and willingness of the User to accept and manage the risks undertaken. Individual use of the information provided by the Company in practice is an expression of the free will of each individual User, and the Company is not responsible for such conduct.

18.6 Warning. Never, and in any way, results achieved in the past do not predict the same or similar results in the future. The opinions, opinions and experience of the Company may not always correspond to the views, opinions and experience of the User of this information. It is the responsibility of each User to understand the information provided.

18.7 Declaration. Capital Analysis Service is an information product / service only. In any form, it is not an investment instrument, investment recommendation, and is not intended to encourage the User to participate and trade on the stock exchange or other financial markets. It is a manifestation of the free will of each User separately how to handle the provided information.

19. CHANGES in GTC

19.1 The Provider is entitled to amend and supplement the GTC. Each new Contractual Relationship is always concluded on the basis of valid and effective HR. If the User uses the Services, he / she is deemed to agree to the GTC.

19.2 The User will be notified of any change or amendment to the VP by means of information on the portal. Any change to VP shall take effect on the date determined by the Provider, but in relation to each User only if the User does not reject this change. The User shall refuse to change the VP by canceling his / her Client Account.

19.3 If the User continues to use the Services beyond the date specified by the Provider as the effective date of the change of GTC, it hereby expresses its consent to the respective change of GTC.

20. FINAL PROVISIONS

20.1 These GTC constitute an integral part of the Contract.

20.2 The Arrangement in the Agreement shall take precedence over the Arrangement in the GTC, but should any Arrangement in the Agreement be invalid or unenforceable, the Arrangement shall be used instead of the Arrangement in the Agreement.

20.3 If the GTC speaks of damage, this shall mean the harm, including the individual claims of which it is made in the sense of the NCC.

20.4 Valid GTC can be consulted on the website.

20.5 All communications, in particular notices, invitations, reminders, commercial communications, promotions and other promotional messages, shall be sent by the Parties in particular electronically, ie by e-mail or other appropriate means.

20.6 The termination of the Agreement does not invalidate the rights and obligations of the parties to the VP that must remain until their satisfaction, in particular the Company's receivable from the User.

20.7 If any provision of these GTC or the Contract proves invalid, this shall not affect the validity of the Contract or GTC as a whole. The company will propose a new provision that will replace the existing provision and will best match the original purpose.

These GTC come into force and effect on 13 November 2018. Information is communicated through the Company's website www.capital-analysis.com or other information channels, usually by email. The Company reserves the right to change these terms and conditions. Each new version of the Terms and Conditions is available on the above website and is marked with an effective date. All orders are always governed by the current version of the terms and conditions.