

General Terms and Conditions and Data Protection Statement

Welcome to the **Financial IQ** service.

This document specifies the General Terms and Conditions of Use of the F-IQ Service and Related Services and the represents a Contract between You as the User and Patronus consulting d.o.o. as the service provider, i.e. the F-IQ service. This document also serves as a Data Protection Statement.

By using any part of the web site and F-IQ service on the web site www.fig4me.com, as well as all sub-domains, you agree to all the terms of use of the service specified in this document, as well as any specific rules that are or may be defined for individual web site components within the domain www.fig4me.com. It is assumed that by using these pages you are at all time familiar with the current content of the Terms and Conditions of Service and are fully aware of and accept them. The owner of all rights connected to F-IQ service is Patronus consulting d.o.o. (hereinafter referred to as "Patronus consulting d.o.o." or "Service Provider").

The F-IQ service can be accessed through the web site and service owned by Patronus consulting d.o.o. or through another service provider who has entered into a service contract with Patronus consulting d.o.o. .. In the event that the F-IQ service is available through a contractual partner, you must carefully read and accept their terms of use, data protection and privacy.

The goal of the service provider is to provide a simple tool for managing your personal finances in order to improve your financial life. Tools and services available within the F-IQ service consist of the following features, as follows:

Aggregation and visualization of the financial situation

As part of the F-IQ service you have an aggregated financial statement at your disposal where F-IQ service will process your financial information such as your account balance, transactions, financial obligations, income and the like, which you will personally enter or which will be automatically retrieved by accessing the information provided by the financial institutions that you specify (if you opt for such option), as soon as such an option is available. Also at your disposal is the visualization of financial situation and trends, which include a variety of charts, detailed transaction data and other representations of data on the financial situation that we present, summarizing and displaying past, present and presumed future financial situation and trends. All the descriptions, tabular and graphical, are determined on the basis of the information and data that you will personally enter into the system, and which will be used to display a consolidated financial picture, both in the past and present and in the foreseeable future.

Financial insights

Information on the financial situation, regardless of whether you have personally entered them or are retrieved from a third party in accordance with your permission, are used to generate financial insight. The F-IQ Service uses aggregated financial history information together with the above assumptions or information you have provided about future financial transactions and situations to provide you with an insight into the future financial balance and to be able to see the future of the financial situation and in this way make better decisions.

Financial Intelligence does not offer financial consultation and counseling

The F-IQ service aims to enable you to manage your personal finances in the easiest and most modern way. However, neither Patronus consulting d.o.o. as the service provider, nor the mentioned services, do not constitute financial counseling, financial, legal or any other advice. Before making financial, investment or legal decisions, we recommend that you contact a financial or investment advisor or a legal expert. Service F-IQ does not provide financial consultation services and does not represent or offer services of a financial and/or legal adviser. By accepting these terms of use you agree to use the service solely in personal information purposes.

Patronus consulting d.o.o. for information technology, trade and services, Jablanovac 27, 10000 Zagreb, Croatia; www.patronus-consulting.hr

Commercial court in Zagreb, MBS: 081058987 OIB: 60185945373; IBAN: HR7523600001102568726, Capital stock 20,000.00 kn

Service pages may include links to financial advisors or other services available from third parties but they represent independent services and F-IQ does not provide the basis for their operation and cooperation with you nor can it assume any responsibility for financial or any other counseling that may be provided through these links.

Financial counseling and offers of third parties

The Service Provider does not offer any recommendations and/or suggestions, nor is it responsible for any conclusions that may be made by the user on the basis of the analyzes made and does not constitute a financial consultation regarding the purchase, sale or holding of securities, real estate, movables, savings or similar types of investments, not limited to personal finance management. Financial and investment counseling services and counseling in other areas may be provided by third parties via links on the F-IQ service web site, which will be particularly emphasized in each case.

Acceptance of General Terms and Conditions and the Data Protection Statement

These General Terms and Conditions of Use, together with any additions or amendments to this document (and the same may be changed or modified from time to time, of which you will be notified via email and/or via the F-IQ Service Website) represents the Agreement between you and Patronus consulting d.o.o. and contains the terms and conditions applicable to your access to and use of the F-IQ service as well as exclusion of liability from services that may be offered through additional services available through the offered links.

The terms of use of some of the services that may be offered within the F-IQ service, and which can be offered through additional links and/or through other companies associated with the F-IQ service are determined by special agreements between the user and the provider of these additional services.

The use of the F-IQ service is subject to the Data Privacy and Security Policy specified in this document, and relates to the way you collect, use, disclose, and manage your personal information as well as other information related to your account.

By accessing or using the F-IQ service you understand and agree to the obligations under the terms of this Agreement, as well as that they may be amended from time to time in the future, about which you will be notified by e-mail and/or on the F-IQ service pages . If you do not agree with this Agreement, you may not use the aforesaid services or the F-IQ Service.

By accessing or using the F-IQ service you also agree to:

- You have the ability and the right to enter into legally binding agreements and you agree that this Agreement is legally binding in the manner in which it is accepted. You may not use any F-IQ services or additional services in any way or try to access the Service if you are not prepared to comply with this Agreement.
- Patronus consulting d.o.o. as a service provider is not and may not be liable for financial and/or any other consequences that may arise due to the interpretation of the data and the presentation of such data based on your personal input, or on any other basis of use of the F-IQ service nor for the services of third parties that can be accessed through links within the F-IQ service as well as for the accuracy of data obtained from pages of third parties displayed within the F-IQ service or personal data entered by you as a user.
- Patronus consulting d.o.o. as a Service Provider is not responsible for the result and/or indicators displayed in the F-IQ service nor for the activities undertaken on your part by interpretation of data in any form. Although the F-IQ service can provide significant help in managing your personal finance, in case of any doubt, we advise you to consult a professional financial advisor before making investment decisions or deciding on changes to your personal financial strategy.
- Patronus consulting d.o.o. as a Service Provider reserves the right to modify or change this Agreement as well as to modify or terminate any part of the services or features and functionality provided by the F-IQ Service. If the Service Provider decides to modify this Agreement, it will publish changes within your user profile and/or on the F-IQ service web site and changes will be effective at the time of publication.

- Patronus consulting d.o.o. as a Service Provider reserves the right to change your access to the F-IQ service with or without prior notice. You agree that the Service Provider shall not be liable to you or to any third party for any consequences of using the F-IQ Service or this Agreement.
- The F-IQ service is intended for users who have reached the legal age in their place of residence. You may not use or access the F-IQ service unless you have reached the legal age at your place of residence.
- Despite careful monitoring of all content, F-IQ assumes no responsibility for the content of websites accessed through links from the F-IQ website. The F-IQ service has no influence on the current or future design, content or authorship of the linked pages. The editors of linked pages are solely responsible for their content, functionality, accuracy and legitimacy. Patronus consulting d.o.o. and companies legally affiliated with the F-IQ service explicitly disclaim responsibility for all content of these and such websites.
- By using the F-IQ service you understand and confirm that the results and information obtained within the F-IQ service can not be guaranteed. You also understand that all investments, income and expense structure are subject to various markets, currencies, economic, political, business and other risks. For this reason, you should consult a professional investment advisor before making investment decisions or deciding on significant changes related to your personal finance management strategy.
- By accessing and using the F-IQ service in accordance with the privacy practices described in this section of the Agreement relating to privacy and security, the F-IQ service may work with one or more third parties providing financial services as well as with third parties providing technology and services for accessing and retrieving your account information for which your consent will be required when this option becomes available through the F-IQ service.
- The F-IQ services provided to you as the user depend on the correct and up-to-date personal information and transaction data, i.e. income and expense that you personally enter into the system, both now and in the future. The F-IQ Service will provide you with the highest standards of on-line security as described in the Data Security and Privacy Agreement.

Your data and data management

To use the F-IQ service or any of the related services, you must first create a personal user account (hereinafter the "Account"). When opening an Account you will be asked to enter personal information. Data is collected through a web site that is protected by special encryption methods in accordance with the current standards of protection on the Internet.

Patronus consulting d.o.o. is dedicated to protecting your privacy. Managing and keeping your personal data securely and confidentially is of utmost importance and special attention is paid to gaining and retaining your trust. With this Agreement Patronus consulting d.o.o. warrants that it will never rent, sell or trade your personal information as defined below.

Personal data and data management

"Personal data" is your personal information such as name, e-mail address or postal address, phone number, account numbers and any other identifiers collected from the F-IQ web site, mobile apps or through communication with representatives of the F-IQ that can be used for your personal identification.

Patronus consulting d.o.o. as your service provider does not share your personal information with anyone, especially with third parties engaged in promotional activities. The service provider will never sell, lease or trade with your personal information.

The F-IQ service may also collect and use other non-personal information that can be collected through the website and mobile application activities, such as information available through the Internet browser and

information obtained by using cookies. This includes some information that you expressly do not provide, but which can be collected automatically through your activities when using the F-IQ service.

The data types that are collected depend on which of the services are available to you and which you are indeed using. The following types of personal data are collected at different stages of your use of the F-IQ service:

- If you are just a visitor to the F-IQ service web site, when you visit the service web site it can place a cookie on your computer so that the system can recognize you when you visit the site again. The cookie provides information about your IP address and the type of browser you are using. These are the only types of information that is collected when you are a visitor. Cookies are information pieces stored directly on the computer you are using. Cookies do not contain personal information. Cookies allow you to collect data such as browser type, time spent on web pages, and which pages you visited. Also, cookies serve to collect site usage statistics in order to continuously improve the design and functionality of the service, and help in resolving specific technical issues. You can manage cookies independently on your computer through the features found in most web browsers. Also, if you want, you can also delete the cookies already placed on your computer.
- If you become a registered user of the F-IQ service you will be asked to enter the following information:
 - o Name and surname;
 - o E-mail address;
 - o Your phone number; and
 - o Other optional information such as age, sex, and the like.

Your personal information will be used for:

- Account creation;
- Authentication;
- Communicating about features, feedback on services, and about new system capabilities.
- Providing customer support and offering new services and responding to your inquiries and requirements

Google analytics / cookies / IP address

The F-IQ service is used by the Google Analytics service, analytical web service of Google, Inc. (hereinafter referred to as "Google"). Google Analytics is used with cookies to allow an analysis of how users use the website. Information about the way you use the website, and which is generated by cookies, will be forwarded and stored on Google's servers in the United States. Google will use this information for the purpose of evaluating your use of the Website, completing reports on web operator activities, and providing other services related to site activities and the use of the Internet. It is also possible for Google to forward this information to third parties if it is legally binding or in case a third party processes data for Google's needs. Google will not associate your IP address with any other Google data you own. You can disable the cookie usage by adjusting your web browser in a convenient way but in that case you may not be able to use the service web site in its full functionality. By using this web site, you consent to Google processing your data in the manner and for the purposes stated herein. Before using the F-IQ service web site, you should read the Google's General Terms and Conditions at:

<http://www.google.de/intl/de/privacypolicv.html> and learn about the Google Privacy Policy, available at

<http://www.google.com/intl/de/privacv.html>

Your IP address is the number assigned to the device you are using from your Internet Service Provider. The IP address will be identified and reported each time you visit the F-IQ website. The IP address will be used to calculate usage levels, help diagnose technical problems, and support the user of the F-IQ website and service. Also, the IP address will be used to help detect potential scams and run checks to protect your security on the Internet.

For the purpose of protecting the personal data of users from unauthorized access and use, F-IQ service applies security measures that comply with applicable laws and regulations in accordance with state-of-the-art systems and data protection measures.

Confidentiality of data

By accepting these Terms and Conditions, you agree and understand that you are responsible for maintaining the confidentiality of your personal user login information (username and password for access). You are also responsible for maintaining the appropriate anti-virus and anti-malware software on your computer so that your personal login information is not compromised due to your own negligence. If you have any doubt or proof that someone has committed a fraud by accessing your personal account, you must contact the Technical Support Department immediately by emailing the appropriate content at [support\(5\)fig4me.com](mailto:support(5)fig4me.com).

By accepting these Terms and Conditions of Use you agree that you will not do any of the following:

- behave in a manner that would undermine the confidentiality of personal data and pose unnecessary risks such as abandoning a computer with an open access to the F-IQ service, discovering, transferring, sending or posting your personal login information and/or passwords access to the F-IQ service,
- use the F-IQ service or any of the related services for illegal purposes
- use the F-IQ service or any of the related services for illicit, defamatory, abusive purposes, blackmail or in any manner that would violate the rights of others
- resell or in any commercial way use the F-IQ service or any of the related services, since the services are intended solely for your personal use as an end-user
- reverse engineer or analyze technology associated with the F-IQ service or any of the related services, including, but not limited to, any software applications or add-ons related to the aforesaid services
- use robots, web crawlers, or any similar actions to collect data, copy any part of the F-IQ service or any of the related services without the prior written consent of the service provider
- use, enter or upload any file or e-mail containing viruses, worms, Trojan horses or any other harmful and destructive elements; or create / register an account with unauthorized means or assets, including, but not limited to, the assistance of an automated device, script, robot, or crawler
- transfer or sell any elements or information related to F-IQ service or any of the related services.

Any information related to computer software, product specifications, as well as any other technical specifications and product descriptions, financial and business information that the Service Provider shares with you as a F-IQ service user, are confidential information. You agree that you will not disclose or share any confidential information with third parties, including, without limitation, your colleagues or through the media.

You agree to be able to record any electronic or written correspondence and any telephone conversation between you, the Service Provider and / or any of the affiliates or related services available through the F-IQ service or any of the related services and in connection with this Agreement and that you understand that such collected recordings can be provided as evidence in any legal proceedings pertaining to this Agreement.

Confidentiality and Feedback

Your letters, feedback, comments, complaints, and suggestions (collectively "Feedback") are always welcome as this helps improve the services you use. By accepting these Terms and Conditions, you agree that all Feedback information is confidential. Feedback can be provided via email at support@fi4u.com.

Software solutions by third parties and service providers

In order to ensure the quality and reliability of the F-IQ system or any of the related services, Patronus Consulting d.o.o. can license and use software solutions, tools, services, and access to third-party systems. If necessary and from time to time, this Agreement may be amended in accordance with the requirements of third parties and you may be required to comply with the Additional Terms. In the event that the use of the F-IQ service or any of the related services is enabled from a third-party location, you will be required to comply with the third party's terms of use and privacy policy, so please carefully review

such conditions. The F-IQ service can also provide information on social services such as Facebook®, Twitter® and LinkedIn®, which allow online exchange of experience and collaboration between users who are registered for use and access. Any published content, such as images, information, opinions, or any personal information you have made available to other participants on these social platforms, is subject to the terms of use and privacy policies of those platforms. Please take a look at the stated terms of these social networks to better understand your rights and obligations with respect to such content.

Consent to electronic messages

By giving your email address to use our services, you agree to receive all notices and information about our services and other offers electronically, and at any time you are able to cancel the ability to receive notifications and information. Your consent to receive emails is valid until you change the settings in your account. It is your responsibility to provide true, accurate and complete email, contact information and other information, and to maintain and update any changes to this information. You can print a copy of all electronic communications and keep them for your records. Patronus consulting d.o.o. reserves the right to terminate or change the terms and conditions of services provided electronically.

Service price

Your use of the F-IQ service is defined by the price list that is available from the Service Website. In the event that the F-IQ service is available through a third party, your use of the service is defined by the Agreement between you and the third party on which Patronus consulting d.o.o. as a service provider has no influence and can not be held responsible.

Data integrity

The overall integrity and quality of data provided by F-IQ service is an important element in providing high quality and accurate image of your personal finance. However, Patronus consulting d.o.o. as a service provider is not responsible for this information and can not guarantee the accuracy or timeliness of information associated with your own input or retrieval from third parties used by the F-IQ service to provide its own services. The service provider is not and can not be able to predict any technical or other difficulties that may lead to termination of the service. The Service Provider does not assume any responsibility for the accuracy of the data, deletion, failure or the inability to store any user data, loss of user data and / or interruption of communication with the F-IQ service.

Ownership, copyright and trademark

The technology and content offered, including, but not limited to, services available within the F-IQ service such as a dashboard, browser, data entry forms, software add-ons, computer software, tablets, smartphones or the like may be owned Patronus consulting d.o.o. as a service provider or licensed by a third party. This content includes the look of the F-IQ service and related services, promotional materials, text, graphics, photographs, illustrations, images, videos, notices, software solutions and other content, and are all copyrighted and subject to trademark laws, as well as other intellectual property laws. As part of the above mentioned services, the service provider may grant, until revocation, permission to use the content for personal or non-commercial use. The name of the F-IQ service, logo and other marks are registered trademarks of Patronus consulting d.o.o. All other product names and logos of companies that you can find on promotional materials are trademarks or signs of their respective owners. Except as stated in this document, you may not copy, reproduce, create derivative works, publish, transmit or distribute in any way any of the contents, information or trademarks without the express written consent of the service provider.

Disclaimer of warranty and liability

Regardless of whether the text of this Agreement is hereby superseded and regardless of how to access the F-IQ service and its related services, they are available "AS IS" and "AS AVAILABLE", without the guarantee of any kind. The F-IQ Service, affiliated companies, agents, brokers and third party access providers or licensors for the use of the F-IQ service and related services are not responsible for any errors or omissions you make or the conclusions you make by using a service or errors or omissions in content, data or other

documents referenced, linked or provided by or through the F-IQ service and / or website. Patronus consulting d.o.o. as a provider disclaims any kind of obligation and / or liability in relation to the services and information, products and / or other content listed or available through the F-IQ Service, whether express or implied. Your use of the F-IQ service as well as all information, products and other content (including third-party content) included or available on our site is at your own risk.

Patronus consulting d.o.o., F-IQ service, affiliated companies, agents, brokers and third party access providers or licensees for the use of the F-IQ service and related services shall not and can not be held liable for any special, incidental, consequential or consequential damages of any kind, nor damages measured as loss of profit or loss due to loss of opportunity and / or profits, loss of use, loss of data or other material, immaterial or speculative estimate of loss arising from use or inability to use the F-IQ service and associated services or web sites of the service provider.

Patronus Consulting d.o.o., F-IQ Service, affiliated companies, agents, brokers and third party access providers or licensees for the use of the F-IQ service and related services are entirely relinquished of any liability that was in any way related to the use of web sites and services within the domain of fi4u.com, for any user actions associated with the use or misuse of the contents of these web sites, as well as for any damages that may arise to the user or any third party in connection with the use or misuse of the content of the websites and services available on fi4u.com.

By accepting these General Terms and Conditions, you agree that downloading content or materials related to the services or the Website is at your own risk, that you are solely responsible for any potential damage to your computer and / or system, or potential loss of data due to accessing content or download of such materials. In addition, the service provider can not foresee technical or other problems related to the services. Patronus consulting d.o.o., F-IQ service, affiliated companies, agents, brokers and third party access providers or licensors to use F-IQ services and associated services shall not be liable for any of your investments, conclusions and financial decisions, damages or any other losses that may arise from the use of this website and the services offered.

F-IQ services as well as related services can be accessed via computers, tablets, mobile devices with Internet access and / or network access, and may require additional software and / or additional services. By accepting these General Terms and Conditions, you agree that you are solely responsible for these claims, including any changes, updates, and fees, as well as for consent to such terms as, but not limited to, the warranties and terms of use of the device from which you access the Service, telecommunication service providers, and the like.

By accepting these Terms and Conditions, you agree and understand that you are responsible for the confidentiality of your account login information and associated passwords. Also, you should maintain proper anti-virus and anti-malware protection on your computer so your login and password information would not be compromised. If you believe or have evidence that someone has committed a fraud by accessing your account, you must immediately notify the customer support service by sending an email to support@fi4u.com.

Duration of the Contract and settlement of disputes

This Agreement will apply until you terminate it or until it is terminated by the Service Provider as specified in this Agreement. If you wish to terminate this Agreement, you can do so by simply closing your account as described below.

If you want to close your account and stop using F-IQ service and related services, please do the following: send an email to support@fi4u.com using the email address of the sender associated with your personal account and specify the subject "Account Closing ". Upon receipt of the messages and after verifying that you are the owner of the account, your personal account will be removed and all entered information and login information will be deleted. The Service Provider reserves the right to retain only the information that he is legally required to retain.

The Service Provider reserves the right to terminate this Agreement, and you will be notified in advance by e-mail with the reason for closing the account and terminating the Agreement, if:

- you have violated any provision of this Agreement,
- you have acted in a manner that clearly shows that you do not intend or do not want to comply with the provisions of this Agreement),
- the service provider believes he has to do so under the law;
- your service provider waives any of the services you use;
- se više ne slažete s uvjetima i odredbama ovog Ugovora; ili you no longer agree with the terms and conditions of this Agreement; or
- for any other reason that may be the discretion right of the service provider.

Termination of this Agreement shall not affect any of the rights or obligations arising out of this Agreement before termination.

Any dispute will be resolved in accordance with the best business practice. If a dispute can not be resolved by reason of the inadmissibility of any of the Contracting Parties, the jurisdiction of the Court in Zagreb shall be the subject of all disputes.

Right to amend the Agreement

Patronus consulting d.o.o. as a Service Provider, reserves the right to modify and revise this Agreement at any time and will be notified either via an email associated with your personal account or through the F-IQ Service Website. This Agreement is published and is available on the F-IQ service web site and it is advisable to check it occasionally. By accepting these Terms and Conditions, you agree to accept e-mail communications relating to the Agreement's modification and agree that such communication on the change of the Contract represents the appropriate notice to you. Your access to the F-IQ service web site or any of the offered services / services will be considered as your consent to the amended Agreement.

These General Terms and Conditions of Use, i.e. this Agreement, represent the entire agreement between you and Patronus consulting d.o.o. as a Service Provider and supersede all previous statements and / or Agreements.