



SKYLAW
L E G A L

CUSTOMER AGREEMENT

August 2021

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1. INTRODUCTION

This is a legal contract (hereinafter referred to as the "Agreement") between:

- Skylaw Legal Pty Ltd, a company registered and operating according to the laws of the Republic of South Africa, company registration number 2021/816322/07 (hereinafter referred to as the "Company" or "We" or "Us") and,
- Individual or legal entity (the Client) (hereinafter referred to as the "User" or "You"), who has purchased a service or opened an account with the Company.

By registering on our website or purchasing one of our services, You agree and confirm that you have carefully read and understood this Agreement in its entirety and that You agree to all of the provisions contained herein.

Your consent further represents, warrants and certifies that the information provided by You in the User application process to open an account with Us to operate on the Mobile or Website Platform is true and complete to the best of Your knowledge.

2. SCOPE OF THE AGREEMENT

2.1. This Agreement sets out the terms and conditions for the provision of Services on the Platform of www.skylaw.co.za and the Services available to the User via the Platform.

2.2. The Company provides the User with the following (but not limited to) Services: opening and maintaining an Account and the provision of legal services.

2.3. By opening an Account with the Company You give Your consent (as mentioned in the Introduction paragraph) and acknowledge that You have read and understood this Agreement and agree to be bound by its provisions.

3. GENERAL CONDITIONS

3.1. The services purchased by the User belong to the person or legal entity registered as the Account Holder. No person other than such Account Holder has any rights in relation to the services provided, except in cases of succession. You may not assign or transfer Your Account to a third party or otherwise grant any third party a legal or equitable interest in it.

3.2. You may only open an Account with Us if it is legal to do so in Your country of residence. By opening an Account You represent and warrant to Us that the opening of an Account does not violate any laws or regulations applicable to You.

3.3. You must ensure that the information recorded in Your Account, as provided by You to the Company during the signup process or at any time thereafter, is always accurate, truthful and up-to-date and You shall notify Us promptly, but not later than within one month, of any changes to such information. As per any AML/CFT obligations we may have from time to time and internal procedures, We may ask You at any time to confirm the accuracy of Your information or to provide documents or other evidence.

3.4. We reserve the right to carry out any necessary money laundering, terrorism financing, fraud or other illegal activity checks before finalizing any services or authorising any refunds. For these purposes, We may request You to provide additional verification documents under the terms defined by Us.

3.5. The Company shall neither receive nor disburse User's funds in cash. All transactions between the User and the Company shall be performed by wire transfer or other means, in which the identities of both the sending and receiving parties can be verified by the Company and which the Company, at its sole discretion, shall deem appropriate. The Company shall not accept deposits from any third parties on behalf of users; the Company shall not refund any Funds from the User's Account for any third party unless otherwise agreed in writing between the parties hereto. The Company shall perform wire transactions only between the User's account and another account which is held in the User's name or of which the User clearly demonstrates ownership.

3.6. You are entirely responsible for any and all activities conducted through Your Account. You agree to notify Us immediately of any unauthorised use of Your Account, as well as of any other breach of security. While We may implement certain monitoring procedures designed to alert Us to fraudulent activity, We are not responsible for any unauthorised use of Your Account, and You agree that You are responsible for such unauthorised use and for protecting the confidentiality of Your password and other Account credentials.

3.7. It is strictly forbidden to use Your Account for any illegal purposes, including, but not limited to, fraud and money laundering. We will report any suspicious activity to the appropriate law enforcement agency. You are prohibited from using Your Account in an attempt to abuse, exploit or circumvent the usage restrictions imposed.

3.8. If You conduct or attempt to conduct any transaction in violation of the prohibitions contained in this Agreement, We reserve the right to:

- reverse the transaction; and/or
- suspend transaction or suspend Your Account or any of them; and/or
- report the transaction to the appropriate law enforcement agency; and/or
- claim damages from You; and
- charge You an administration fee of up to R500.00 (Five Hundred Rand) in case We apply any of the above.

4. ACCOUNT

4.1. Your account is an electronic facility which enables You to purchase legal services via our online platform and/or make electronic Funds transfers to/ the Company.

4.2. You may only have one Account with the Company.

4.3. In order to use the Account, You must first register the Account, by providing Your information on www.skylaw.co.za (hereinafter – the “Website”), i.e. filling out the Account Opening Form. As part of the signup process You automatically accept this Agreement and all our terms and conditions and You must have legal capacity to accept the same. If You complete the process successfully, You will receive an automated email confirming successful registration.

4.4. Reports, statements, notices and any other communications will be transmitted to You electronically by posting to the Account or via registered e-mail to Your registered e-mail address. All communications so posted or sent shall be deemed transmitted by the Company when posted or sent and deemed delivered to You personally, whether actually received by You or not.

4.5. You may suspend Your Account at any time by contacting User Support. When We receive a request to suspend the Account We may ask You to provide

Us with additional verification documents to compare with those We already have in Our databases. This is done for AML/CFT purposes.

4.6. You may be presented with a number of different deposit methods, depending on which payment instruments You choose and which payment methods are available in Your country of residence. We do not guarantee the use of any particular deposit method made available, and may make changes to or discontinue the acceptance of any particular deposit method at any time. We shall not be responsible for the deposit payment until the deposited Funds are received by Us. You agree that We may use any third party provider in order to process the payments from/to You as We deem fit.

4.7. Depending on which deposit method and payment instrument is chosen, You will need to provide other information or complete other activities that We may reasonably require to ensure proper authorisation of a deposit transaction.

4.8. If You choose a deposit method using a payment instrument that may be subject to chargeback rights or reversal, You declare that You will not exercise such chargeback right other than in case of unauthorised use of the payment instrument. We reserve the right to charge You all fees and expenses We incur in connection with such chargeback or reversal and any action undertaken to challenge the same, including, without limitation, to deduct the reversed amount from any of Your accounts or from the Account and suspend Your Account.

4.9. We reserve the right to send You reminders or to take other debt collection measures at any time. We reserve the right to charge You the expenses We reasonably incur in connection with any debt collection or enforcement efforts. We may also suspend Your Account.

4.10. Deposited Funds will be credited to Your Account after the Funds have been received by Us. Before We receive the Funds, the transaction is assigned a "Pending" status.

4.11. You must not make a deposit through a Payment Service Provider if You are not the named holder of the account with such Payment Service Provider.

4.12. Deposits may be subject to deposit limits due to security and legal requirements of the Payment Service Provider which processes the payment instrument You have chosen. These limits are set dynamically depending on the upload method You wish to use. You can view these limits on the Platform of the relevant Payment Service Provider.

4.13. Deposits may be subject to third party Payment Service Provider's deposit fees and currency conversion fees depending on which deposit method and payment instrument is chosen. Such fees will be deducted from Your deposit .

4.14. Due to Our fraud protection measures a refund to a credit/debit card will be possible only to the credit/debit card from which the initial deposit came from.

4.15. You must ensure that the payment information You enter when requesting refunds is correct and complete. We will not be liable for withdrawn Funds sent to the wrong payment institution where this is due to You providing incorrect payment information.

4.16. We reserve the right to carry out any necessary money laundering, terrorism financing, fraud or other illegal activity checks before authorising any refunds. For these purposes We may request You to provide additional verification documents under the terms defined by Us.

5. THE COMPANY'S RIGHTS AND OBLIGATIONS

5.1. The User acknowledges that the Company has the following rights:

5.1.1. To reject, cancel, delete or adjust any order the User may place;

5.1.2. To suspend the User's Account;

5.1.3. To correct any transactions of Users deemed necessary by the Company for the proper provision of Services under this Agreement;

5.1.4. To restrict access to, impose limits on, suspend, stop or cancel use of the Platform (including, without limitation, discontinuing the User's use of the API) either generally or for particular Funds, transactions or Users, or to discontinue transmission of any or all information;

5.1.5. The Company may refuse to facilitate or proceed with any transactions or refuse access to the Platform at the Company's sole discretion, as a result of any of the following:

5.1.5.1. Full or partial failure of the Platform, including failure of technology or any of the communications linked to the Platform and the User and/or any of the Counterparties, or any other circumstance in which it is deemed impractical to use the Platform;

5.1.5.2. A breach of the Platform security;

5.1.5.3. A material breach by the User of their obligations under this Agreement or any other agreement with the Company;

5.1.5.4. Failure to comply with any applicable laws by the User;

Any such actions taken by the Company in accordance with this Section shall continue for such period of time as the Company reasonable determines to be necessary.

5.2. For the purpose of mitigating and managing potential AML/CTF risks faced by the Company and without detracting from the generality of the Company rights as expressly stipulated above, the Company reserves the right, at its sole discretion, to suspend any User's Account and prohibit any activity including, but not limited to, refunds for the term of internal investigation but not more than 180 days, providing that the Company has reasonable suspicion that User's activity (i) does not comply with the Services provided by the Company and the subject of this Agreement, and/or (ii) is fraudulent, and/or (iii) is in breach of the law, the present Agreement or the Company's Anti-Money Laundering and Counter-Terrorism Policies.

5.3. The Company reserves the right to deliver the Platform and to process services at its sole and absolute discretion.

5.4. In case of any dispute the Company reserves the right to apply to third parties for advice and/or investigation, expertise or analysis, including, without limitation, on a fee paid basis and the Company shall retain the right to forward such costs to the User pursuant to the provisions of this Agreement.

5.5. The Company will make all possible endeavors to execute trading and exchange orders placed by the User. The User hereby understands that the Company is unable to guarantee the execution or the User's orders or requests and that the User will not hold the Company liable for any failure in the execution process.

6. USER REPRESENTATIONS, WARRANTIES AND AUTHORISATIONS

6.1. The User represents and warrants that:

6.1.1. The User is of sound mind, legal age and legal competence; and,

6.1.2. No person other than the User has or will have an interest in the User's Account, and,

6.1.3. Regardless of any subsequent determination to the contrary, the User is suitable to enter into this Agreement, and,

6.1.4. All information provided in the information portion of the Account opening process is true, correct and complete as of the date hereof and the User will notify the Company promptly of any changes to such information.

6.2. The User hereby confirms and acknowledges his/her express consent to eliminate the confidential nature of all communications regarding, without limitation, any disputes, legal proceeding or public statements between the parties hereto or its results, including court or other dispute resolution decisions on the matter. The User further agrees that the Company, at its sole discretion, may disclose the contents of such communication where and when the Company deems necessary, yet according to the provisions of the Protection of Personal Information laws.

6.3. The User represents and warrants that they will immediately notify the Company with regard to any error detected on the Platform, including Platform functionality, affecting the interests of the User and to cease all further actions with the systems, except for those actions that are aimed at preventing loss to the User. The User hereby confirms and acknowledges that the User will not use the system error in their own interest. Violation of these provisions will cause the Company to execute its rights under the User's indemnification responsibilities specified in this Agreement and may result in, among other things, termination or suspension of the User's right to use the Services.

6.4. The User represents and warrants that the financial information disclosed to the Company when opening the Account is an accurate representation of the User's current financial condition.

6.5. The User agrees to promptly pay to the Company all damages, costs and expenses, including attorney's fees, incurred by the Company in the enforcement of any of the provisions of this Agreement or any other agreements between the Company and the User. To the extent allowable by law, We reserve the right to set-off any damages or amounts owed to Us by You for Your breach of this Agreement or other obligations under this Agreement against Funds in Your Account held with the Company.

7. LIMITATION OF LIABILITY AND INDEMNIFICATION

7.1. Without prejudice to any other terms of this Agreement relating to the limitation of liability and provision of indemnities, the following shall apply in particular to provision of Services under this Agreement:

7.1.1. System errors: The Company shall bear no liability to the User for any partial performance or failure to perform its obligations hereunder by reason of any cause beyond its reasonable control, for damages which the User may suffer as a result of malfunction or failure of transmission, communication or computer facilities, or any transmission errors, technical faults, malfunctions, illegal intervention in network equipment, network overloads, malicious suspension of access by third parties, Internet malfunctions, interruptions, failure by intermediate service provider or agent, agent or principal of its custodian, sub-custodian or dealer for any reason to perform their obligations or other deficiencies on the part of any Internet Services provided by the Company. The User acknowledges that any Services may be limited or unavailable due to such system errors, and that the Company reserves the right to suspend access to any such Services for this reason upon notice.

7.1.2. Delays: Neither the Company nor any of its affiliates and/or third party providers and/or suppliers accept any liability in respect of any delays, inaccuracies, errors or omissions in any data provided to the User in connection with the Account, the Platform or use of related Services.

7.1.3. Viruses: The Company shall have no liability to the User (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar malicious code items introduced into the User's information system via the Account and/or Service provided by the Company, provided that the Company has taken reasonable steps to prevent any such incident.

7.1.4. Unauthorised use: The Company shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Account, Platform or related Services. Without detracting from the generality of indemnification provisions hereunder, the User shall indemnify, protect and hold the Company, its owners, subsidiaries, affiliates, employees, management and third party contractors harmless from and against all losses, liabilities, judgements, suits, actions, proceedings, claims, damages and costs resulting from or arising out of

any act or omission by any person using the Account, Platform and related Services and/or any service using any designated Account credentials or other authentication and/or access information provided by the Company to the User, whether or not the User actually authorised such use.

7.1.5. Third party service: In the event that any software and/or service of any third-party is used by the Company in the enforcement of any of the provisions of this Agreement, the User agrees to indemnify and hold harmless such third parties of any claims, actions or suits, as well as any related expenses, liabilities, damages, settlements, costs or fees arising from the User's use or misuse of the third-party software and/or service as part of the Company's Services.

7.2. We shall not be liable for any disruption or impairment of the Platform or the Service or for disruptions or impairments of intermediary services on which We rely for the performance of Our obligations hereunder, provided that such disruption or impairment is due to abnormal or unforeseeable circumstances beyond Our reasonable control or the control of the intermediary involved.

7.3. The Company shall not be liable to the User for any claims, losses, damages, costs or expenses, including attorneys' fees, caused, directly or indirectly, by any events, actions or omissions, including, without limitation, claims, losses, damages, costs or expenses, including attorneys' fees, resulting from civil unrest, war, insurrection, international intervention, governmental action (including, without limitation, exchange controls, forfeitures, nationalisations or devaluations), natural disasters, acts of God, market conditions, inability to communicate with any relevant person or any delay, disruption, failure or malfunction of any transmission or communication system or computer facility, whether belonging to the Company, the User, any market, or any settlement or clearing system.

7.4. We shall not be liable for assessment or payment of any taxes, duties or other charges that arise from the underlying transaction between You and another Company's User.

7.5. The Company specifically excludes liability for any loss, harm, distress or damage suffered by You or any third party as a result of inaccurate information appearing on the Platform.

7.6. The User agrees to defend, indemnify and hold harmless the Company, its affiliates, employees, agents, successors, subsidiaries, assignees and each of their respective officers, directors, shareholders, members, partners, attorneys, employees, from and against any and all liabilities, losses, damages, costs and expenses, including attorney's fees, incurred by the Company, for all damages directly, indirectly, and/or consequentially resulting or allegedly resulting from

or arising out of the User's failure to fully and in a timely manner perform the User's obligations hereunder or use, misuse, or inability to use the Platform, Services, or any of the materials contained therein, or the User's breach of this Agreement or should any of the representations and warranties fail to be true and correct.

7.7. To the maximum extent permitted by applicable laws, You also agree to defend and indemnify the Company should any third party be harmed by Your illegal actions or should We be obligated to defend any claims including, without limitation, any criminal action brought by any party.

7.8. If any applicable authority holds any portion of this Section of the Agreement to be unenforceable, then liability will be limited to the fullest possible extent permitted by applicable law.

8. DISCLAIMER OF WARRANTIES

8.1. Except as expressly provided to the contrary in writing by Us, Our Services and Platform are provided on an "as is" and "as available" basis. We expressly disclaim and You waive all warranties of any kind, whether expressed or implied or statutory, including, without limitation, implied warranties of merchantability, fitness for a particular purpose, title and non-infringement as to Our Services, Platform and the information, content and materials contained therein. We make no representations or warranties that the Platform or Services, or any materials contained therein, will be uninterrupted, timely, secure or error-free; nor do We make any representations or warranties as to the quality, suitability, truth, usefulness, accuracy, or completeness of the Platform or Services or any of the materials contained therein.

8.2. You acknowledge that information You store or transfer through Our Platform or Services may become irretrievably lost or corrupted or temporarily unavailable due to a variety of causes, including software failures, protocol changes by third party providers, Internet outages, force majeure or other disasters, including third party DDoS attacks, scheduled or unscheduled maintenance, or other causes either within or outside Our control. You are solely responsible for backing up and maintaining duplicate copies of any information You store or transfer through Our Services.

8.3. You understand that We cannot and do not guarantee or warrant that files available for downloading from the Internet will be free of viruses, worms, Trojan horses, or other code that may manifest contaminating or destructive

properties. We do not assume any responsibility or risk for Your use of the Internet.

9. SERVICE PROVIDERS

9.1. The User hereby agrees and acknowledges that the technological facility (the Platform), and related software and Services may be provided by an external third-party licensors. The Company does not bear any responsibility, whether expressed or implied or statutory, in respect of non-infringement as to the technological facility (the Platform), and related software and Services provided by external third party licensors. We make no representations or warranties that the technological facility (the Platform), and related software and Services will be uninterrupted, timely, secure, or error-free; nor do We make any representations or warranties as to the quality, suitability, truth, usefulness, accuracy, or completeness of the above, as additionally specified by us.

9.2. The User hereby agrees and acknowledges that the functionality of the Platform, its configuration and content may be modified by an external third party licensor, including but not limited to the parameter and protocols, by which the orders are placed, routed, matched or otherwise processed by the Platform,

10. COMMUNICATIONS, STATEMENTS AND CONFIRMATION

10.1. Reports, statements, notices and any other communications will be transmitted to the User electronically by posting to the User's Platform terminal or to the User's Account available through the Platform, or via e-mail to the registered e-mail address. All communications so posted or sent shall be deemed transmitted by the Company when posted or sent and deemed delivered to the User personally, whether actually received by the User or not.

10.2. Reports of the confirmation of orders and statements of Account for the User shall be deemed correct and shall be conclusive and binding upon the User, unless objected to immediately upon receipt and confirmed in writing, within 1 (one) day of electronic transmittal to the User.

10.3. The User agrees and acknowledges that all conversations regarding the User's Account between the User and the Company employees may be electronically recorded with or without the use of an automatic tone-warning device. The User further agrees to the use of such recordings and transcripts thereof as evidence by either party in connection with any dispute or proceeding that may arise involving the User or the Company. The User understands that the Company destroys such recordings at regular intervals in accordance with the Company's established business procedures and the User hereby consents to such destruction.

11. COMPLAINTS

11.1. If any conflict situation arises when the User reasonably believes the Company to be in breach of one or more terms of this Agreement as a result of any action or failure to act, the User has the right to file a complaint with the Company within one month after the grievance has arisen.

12. REFUNDS

12.1. Due to the nature of our business all requests for refunds will receive the attention of senior management and considered on a case-by-case basis.

12.2. All requests for refunds must be submitted to support@skylaw.co.za together with the following information:

- Your full name, email address and other contact details (eg. cell number); and
- Quality Colour Copy of your Identification Document which is acceptable to us in terms of international best practice standards; and
- Quality copy of your proof of address less than 3 months old which is acceptable to us and in terms of local laws and regulations; and
- Full details of when and what service was purchased from Skylaw Legal; and
- Full details of reasons why you are requesting a refund.

12.3 We will evaluate each request for a refund carefully and attempt to resolve the matter, together with you, within 30 calendar days from the date which your request for a refund (together with complete and full details as requested in 1-5 directly above) is received.

12.4 Should we decide to make a refund, we will deduct all bank charges incurred and only reimburse you with the balance. We will, however, not charge you an administration fee.

12.5 Should we decide not to make a refund you will have no further recourse against Skylaw Legal. Without detracting from the provisions above, it is expressly stipulated that you are free to follow any legal avenue available to you following a refusal of a refund herein.

12.6 Should you have any questions – you are welcome to contact our customer support team via support@skylaw.co.za

13. PRIVACY

13.1. Privacy and data protection are governed by Our Privacy Policy, which is available on the Platform.

14. GOVERNING LAW AND JURISDICTION

14.1. This Agreement, and the rights and obligations of the parties hereto, shall be governed by and enforced in all respects by the laws of the Company's jurisdiction – the Republic of South Africa, without regard to the choice of law principles.

14.2. The User agrees that any civil action, arbitration or other legal proceeding between the Company or its employees or agents, and the User arising out of or relating to this Agreement or the User's Account shall be brought, heard and resolved only by a court located in the Company's jurisdiction and the User hereby waives the right to have such proceeding transferred to any other location. No action, regardless of form, arising out of

or relating to this Agreement or transactions hereunder may be brought by the User more than three years after the cause of action arose.

14.3. The Company may offer to settle any claim in an independent third party organisation, such as an arbitration court in the jurisdiction of the Company. The User may agree or not agree to take this venue.

15. ANTI-MONEY LAUNDERING POLICY

15.1. The Company is committed to providing its Users with safe, quality and compliant Legal Services. For this purpose, We will be monitoring transactions for any suspicious activities, and will be reporting to government authorities as required by law.

15.2. The Company needs to keep certain information and documentation on file pursuant to applicable law and its contractual relationships, and We hereby expressly reserve the right to keep such information and documentation for at least five years or more if required and pursuant to the privacy and data protection requirements. This requirement will stay in force even if the User terminates their Account and stops using the Services. This will also be true if the User has initiated, but not completed their application to have an Account with the Company.

15.3. For enhanced security, the Company may contract third parties that provide certain information validation and Anti-Money Laundering services.

15.4. The Company has developed an Anti-Money Laundering Policy, a summary of which is available on the Platform.

16. AMENDMENTS

16.1. The User understands, acknowledges and agrees that the Company may amend or change this Agreement at any time at its sole discretion. The Company will post the amendment or an updated version of the Agreement on the Platform with an indication of the last update date. The User agrees to be bound by the terms of such amendment or change on the earlier of:

16.1.1. 1 (one) business day after the Company has posted such amendment as specified above; or

16.1.2. on such occasion when the User executes any transaction on the Platform;

16.2. All such amendments and changes shall apply equally to all Users, including those who accepted this Agreement before the effective date of the amendments or changes.

16.3. The User shall become acquainted with the current version of this Agreement and shall monitor all changes and amendments hereto and bear all risks associated with the failure of this obligation.

16.4. If the User objects to a part or all of the Agreement, then the User must stop using the Services of the Company immediately. By continuing to use Our Services and the Platform, You acknowledge that You agree to be bound by provisions of this Agreement (with all changes and amendments hereto).

17. TERMINATION

17.1. This Agreement shall continue in effect until termination, and may be terminated by the User at any time, provided that the User has no liabilities held by or owed to the Company, upon the actual receipt by the Company of written notice of termination via registered e-mail, or at any time whatsoever by the Company upon the transmittal of a notice of termination to the User via registered e-mail or to the Users Account available through the Platform; provided, that such termination shall not affect any transactions previously entered into and shall not relieve either party of any obligations set out in this Agreement nor shall it relieve the User of any obligations arising out of prior transactions entered into in connection with this Agreement.

17.2. We may at any time suspend or terminate this Agreement or any of Your Accounts without notice in the following cases:

17.2.1. You breach any condition of this Agreement and/or respective Customer Agreement or other legally binding obligations between the Company and You;

17.2.2. You violate or We have reason to believe that You are in violation of any law or regulation that is applicable to Your use of Our Services; or

17.2.3. We have reason to believe that You are in any way involved in any fraudulent activity, money laundering, terrorism financing or other criminal activity.

17.3. We may suspend your Account at any time if:

17.3.1. We reasonably believe that Your Account has been compromised or for other security reasons; or

17.3.2. We reasonably suspect that Your Account has been used or is being used without Your authorisation or fraudulently; and We shall notify You either prior to suspension or, if prior notification is not possible under the circumstances, promptly after the suspension unless We are prohibited from so doing by law.

18. FORCE MAJEURE

18.1. The Company is not responsible for any damages caused by delay or failure to perform its obligations under the Agreement in the event that said delay or failure is due to fires; strikes; floods; power outages or failures; acts of God or the state's enemies; lawful acts of public authorities; any and all acts that are regarded as Force Majeure in legal practice.

19. COPYRIGHTS AND OTHER INTELLECTUAL PROPERTY RIGHTS

19.1. Unless otherwise indicated, all copyright and other intellectual property rights of all content and other materials contained on Our Website or provided in connection with the Services are the proprietary property of the Company.

We grant the User a limited, nonexclusive and non-sublicensable permission to access and use the data made available by the Company for personal or internal business use of the User. Such permission does not include any unauthorised distribution or use, modification or public display of any data made available by the Company. The permission granted under this provision will be automatically terminated if the Company suspends or terminates User's access to the Services.

20. SUPPORT

20.1. If the User has any questions or concerns related to the Agreement, their rights and/or obligations, they can contact the Company via the Platforms “Contact Us” page or according to the following contact information:

Skylaw Legal Pty Ltd

support@skylaw.co.za

DEFINITIONS

Company

SkyLaw Legal Pty Ltd. Registered in the Republic of South Africa, company number: 2021/816322/07

Mobile Platform

An application that is distributed by the Company through AppStore or Google Play

Website Platform

A website that is operated by the Company and available at <https://skylaw.co.za>

Platform

Collective name that can refer to either or both the Mobile and Website Platforms

Skylaw

Collective name that can refer to either or both the Platform and the Company

Account

A customer account registered on the Platform by the User by accepting this User Agreement and undergoing certain steps with the Company

User

An individual user from age 18+ or a legal entity that has read and agreed to the Skylaw Customer Agreement and uses the services of the Company provided through the Mobile or Website Platforms. May or may not hold an Account with the Company.

Account Holder

A User that has created an Account on the Platform

Services

Services provided by the Company on the Platform

Payment Service Provider

Can refer to a financial institution of the User used to send or receive Funds or a financial or any other institution of the Company that the Company uses to receive, transfer or send Funds from and to the User. Can be a bank, an electronic money institution or a similar entity.

KYC or Due Diligence

Documents that are requested by Skylaw from the Users in order to identify the User and comply with applicable laws

AML/CFT

Anti-Money Laundering / Combating the Financing of Terrorism regulations and requirements