

Customer User Agreement

Effective Date: 1st December, 2025

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1. Introduction

This Customer User Agreement (hereinafter the "Agreement"), together with any documents incorporated by reference, forms a legally binding agreement between you (hereinafter "You" or the "Client") and Keystone Loom Horizon Ltd., a company incorporated under the laws of Seychelles, with registration number 248030 and having its registered address at House of Francis, Room 303, Ile du Port, Mahé, Seychelles.

Keystone Loom Horizon Ltd. operates under the brand name "Izimo" (hereinafter "We," "Us," or "Izimo").

By accessing or using the Izimo Platform and Services, You acknowledge that You have read, understood, and agreed to be bound by this Agreement and all documents referenced herein.

You can contact us at our registered office address at House of Francis, Room 303, ile du Port, Mahe, Seychelles, or also by email at support@izimo.io.

2. Definitions

For the purposes of these Terms, the following definitions apply:

Business Day means any calendar day other than Saturdays, Sundays, or official public holidays in Seychelles on which financial institutions and payment service providers are open for business. Izimo may designate additional non-business days on the Platform

Client means a private individual or legal entity who uses, or seeks to use, the Izimo Services, and who has successfully completed registration and any required identity verification.

Client Account means the electronic account created and maintained by Izimo for the Client, enabling the Client to hold electronic value, make transfers, receive funds, and use other Services available on the Platform.

Client Identification means the Know Your Customer (KYC), Due Diligence (DD), and other verification procedures performed by Izimo in accordance with applicable law and internal risk-management requirements.

Client Representative means an individual authorized to act on behalf of a Client that is a legal entity.

Compliance refers to Izimo's adherence to applicable laws, regulations, international standards, and internal policies relating to anti-money laundering (AML), counter-terrorism financing (CTF), sanctions, fraud prevention, cybersecurity, and data protection.

Customer Service means Izimo's official client support function, available through the contact channels published on the Website.

Identity Authentication Data means login credentials, passwords, one-time passwords (OTPs), biometric identifiers (if applicable), security tokens, and all other personalized security information used to authenticate the Client and authorize Transactions on the Platform.

Fees Schedule means the list of fees, charges, and commissions applicable to the Services, as published on the Website or within the Platform.

Izimo means Keystone Loom Horizon Ltd., operating under the brand "Izimo," which provides access to and operation of the Platform and the Services under this Agreement.

Order means a Transaction instruction submitted by the Client through the Platform, including transfers, payments, Withdrawals, or Top-up Request.

Payer means an individual or entity that initiates a Payment Transaction in favor of the Client.

Payee means the individual or entity designated by the Client as the recipient of funds in a Transaction.

Payment Instrument means any personalised device, account, card, banking method, or online mechanism that enables the Client to fund the Client Account or receive Withdrawals.

Payment Transaction means any transfer of electronic value initiated by the Client through the Platform.

Personal Data means any information relating to an identified or identifiable natural person. Izimo processes Personal Data in accordance with its Privacy Policy.

Platform means the online and mobile interface operated by Izimo that enables Clients to register, maintain a Client Account, access Services, and perform Transactions.

Privacy Policy means Izimo's policy describing how Personal Data is collected, processed, stored, and shared. The Privacy Policy forms an integral part of this Agreement.

Profile means the secure section of the Platform where the Client manages account details, settings, and preferences.

Registration Process means the electronic account-creation procedure completed by a prospective Client on the Izimo Platform or initiated through a merchant when the Client selects Izimo as a payment method. The Registration Process includes providing a mobile phone number or email address, completing one-time code (OTP) verification, and creating a password in accordance with Izimo's security requirements.

Services means the suite of electronic services provided by Izimo through the Platform, including:

- (i) maintaining a Client Account;
- (ii) storing electronic value;
- (iii) sending and receiving electronic payments;
- (iv) using balance to pay merchants;
- (v) withdrawing electronic value through permitted methods;
- and (vi) any other functionality made available on the Platform.

Service Provider means banks, payment processors, technology partners, and other third-party providers engaged by Izimo to deliver or support the Services.

Strong Customer Authentication (SCA) means multi-factor authentication procedures used by Izimo to verify the Client's identity and authorize Transactions.

Terms means this Agreement, including all annexes, appendices, notices, policies, and updates as amended from time to time.

Top-Up Request means an electronic instruction submitted by the Client through the Platform specifying the amount of funds the Client wishes to upload to the Client Account using a selected Payment Instrument. A Top-Up Request initiates the upload process and triggers the display of the steps required to complete the upload in accordance with these Terms.

Transaction means any activity performed through the Platform that results in the movement of electronic value, including Payments, Withdrawals, top-ups, or currency conversions.

Website means the official Izimo website at www.izimo.io.

Withdrawal means the redemption of electronic value from the Client Account and the transfer of such value to a permitted Payment Instrument belonging to the Client.

3. Purpose and Legal Framework of this Agreement

3.1. This Agreement governs the Client's use of Izimo's Services. They define the rights and responsibilities of both Parties with respect to opening, using, and closing of a Client Account.

3.2. This Agreement is deemed to be applicable to the Client upon the completion of the Client's Registration Process. By accessing or using Izimo Services, the Client acknowledges and accepts these Terms and all updates thereto.

3.3 These Terms are to be read in conjunction with the Privacy Policy, and any other agreements, notices, or documentation published on the Website. Together, they form the entire legal relationship between the Parties.

3.4. The Client is encouraged to review the Terms carefully and retain a copy for future reference. Izimo provides all legal documents in English and Russian, and all communication shall be conducted in the same languages.

4. Understanding your Izimo Client Account

4.1. Your Client Account enables you to add, store, send and receive funds, and to use the balance for purchasing goods and services made available through the Platform or through partnering merchants as part of the Services.

4.2. You may use the Services only if all of the following conditions are met:

(a) you are a resident of a country listed on the Website as eligible for the Services, excluding the Seychelles, Afghanistan, Iran, North Korea, the Central African Republic, the Democratic Republic of the Congo, Mali, Somalia, Yemen, Libya, Sudan and South Sudan;

(b) you are a private individual aged 18 years or older;

(c) you have full legal capacity to enter into a binding agreement; and

(d) you open the Client Account solely in your own name, for your own benefit, and you act on your own behalf at all times.

4.3. Your Client Account is denominated in a primary currency selected by you from the currencies made available by Izimo on the Website. This currency will remain the denomination of your Client Account for the duration of your relationship with Izimo.

4.4. You may upload funds to your Client Account in any of the currencies made available for top-up on the Platform. If the upload currency differs from the primary currency of the Client Account, a currency conversion will apply in accordance with this Agreement.

4.5. Subject to any measures taken under Compliance or Client Identification requirements, funds held in the Client Account do not expire. Funds held in the Client Account do not accrue interest.

4.6. You may request a Withdrawal at any time. Prior to processing a Withdrawal, Izimo may require you to complete Client Identification or additional security checks. Your available balance must be sufficient to cover the Withdrawal amount and any applicable fees listed in the Fees Schedule. The permitted Withdrawal methods will be displayed on the Website.

4.7. A Client Account is not a bank account. By accepting these Terms, you acknowledge that the Client Account is not protected by any deposit protection or guarantee scheme. In the event of Izimo's insolvency, you may lose the funds held in the Client Account. Izimo safeguards Client funds in accordance with applicable electronic money and financial regulations intended to protect the safety and liquidity of Client funds.

4.8. Funds held in the Client Account belong solely to the Client registered as the account holder. No third party has any rights over the Client Account or the funds within it, except where required by law (including inheritance). You may not assign, transfer or grant any third party a legal or equitable interest in the Client Account or the funds held within it.

4.9. The Client Account may be subject to limits on uploads, payments, and Withdrawals. Such limits may depend on the Client's country of residence, Client Identification status, the Payment Instrument used, and other factors determined by Izimo based on Compliance and internal risk-management procedures. Izimo may amend these limits at its discretion.

5. How to Register and Open a Client Account

5.1. You may open a Client Account by completing the Registration Process.

5.2. To open a Client Account, you must provide valid and accurate contact details and create Identity Authentication Data in accordance with Izimo's security requirements. Izimo may require you to verify your contact information and complete Client Identification or other security checks before activating the Client Account.

5.3. You must be at least 18 years old and have full legal capacity to open and use a Client Account. You may open a Client Account only if doing so is lawful in your country of residence.

5.4. You may hold only one Client Account unless Izimo expressly approves the opening of an additional Client Account.

5.5. A Client Account may be opened only in your own name and for your own benefit. Shared accounts, nominee accounts, and accounts opened on behalf of third parties are not permitted.

5.6. All information provided during the Registration Process and thereafter must be complete, accurate, and kept up to date. Izimo may suspend or close your Client Account if you fail to provide requested information, including information required for Client Identification, or if any information provided is incorrect, incomplete, or misleading.

5.7. Izimo may refuse to open a Client Account for any person where necessary to comply with Compliance requirements, legal obligations, regulatory obligations, or internal risk-management procedures.

6. Uploading Funds

6.1. The Client may upload funds to the Client Account using any Payment Instrument made available on the Platform. The availability of specific Payment Instrument may depend on the Client's country of residence, the Payment Instrument used, and other conditions determined by Izimo.

6.2. Before initiating an upload, the Client shall submit a Top-Up Request specifying the amount to be uploaded. The Platform will display the total amount that must be transferred, including applicable fees in accordance with the Fees Schedule.

6.3. Following submission of the Top-Up Request, the Platform will provide the Client with the payment details required to complete the transfer. The Client is responsible for initiating the transfer through their external bank or payment service provider and for ensuring the accuracy of the payment details used.

6.4. Funds will be credited to the Client Account only after Izimo receives final confirmation from the relevant Service Provider that the transferred funds have been settled. Until such confirmation is received, the uploaded funds shall not form part of the Client's available balance.

6.5. If the amount received by Izimo differs from the amount specified in the Top-Up Request, Izimo may act as follows:

(a) Overpayments. If the received amount exceeds the Top-Up Request, Izimo may credit the excess amount to the Client Account based on information received from the Service Provider.

(b) Underpayments above the minimum limit. If the received amount is lower than the Top-Up Request but meets or exceeds the minimum limit of the selected Top-Up Method, Izimo may adjust the Top-Up Request to match the amount actually received.

(c) Underpayments below the minimum limit. If the received amount is below the minimum limit for the selected Top-Up Method.

6.6. If an uploaded amount cannot be matched to a Top-Up Request, or if discrepancies require additional clarification, Izimo may place the transaction on hold and request further information from the Client. Processing may be delayed until the matter is resolved.

6.7. The Client may only use a Payment Instrument held in their own name to upload funds. The use of third-party Payment Instruments is prohibited and may result in the suspension or closure of the Client Account.

6.8. Izimo may delay, suspend, or refuse to process an upload if required for Compliance, fraud-prevention, anti-money laundering purposes, or to meet obligations imposed under applicable law or by Service Providers.

6.9. If an upload is reversed, rejected, or cancelled by the Client's bank or payment provider, Izimo may deduct the corresponding amount and any associated costs from the Client Account. If the balance is insufficient, the Client agrees to reimburse Izimo for the outstanding amount.

6.10. Upload operations and their statuses will be reflected in the Client's Profile and transaction history within the Platform.

7. Sending and Withdrawing Funds

7.1. The Client may send funds from the Client Account by submitting an Order through the Platform instructing Izimo to execute a Payment Transaction to a designated Payee or to perform a Withdrawal via one of the available Withdrawal methods.

7.2. To initiate a Payment Transaction or a Withdrawal, the Client must specify the Transaction amount, select the applicable Payment Instrument or Withdrawal method, and provide accurate Payee. The Client is responsible for ensuring the accuracy and completeness of all information provided. Izimo shall not be liable for losses resulting from incorrect or incomplete details submitted by the Client.

7.3. Before confirming an Order, the Platform will display the amount that will be credited to the Payee, including any applicable fees set out in the Fees Schedule. By confirming the Order, the Client authorizes Izimo to execute the Payment Transaction or Withdrawal.

7.4. Izimo may require the Client to authenticate any Payment Transaction or Withdrawal Order using Identity Authentication Data or Strong Customer Authentication (SCA). Izimo will not process any Order that has not been successfully authenticated.

7.5. A Payment Transaction or Withdrawal will be executed only if the Client Account contains a sufficient available balance to cover the Transaction amount and applicable fees. If the balance is insufficient, Izimo may refuse the Order.

7.6. Once an Order is submitted and authenticated, it becomes irrevocable and remains pending until Izimo receives final confirmation from the relevant Service Provider. Pending Transactions shall not form part of the Client's available balance.

7.7. If the amount received by Izimo from a Service Provider for the benefit of the Client or a Payee differs from the amount indicated in the Client's Order, Izimo may:

- (a) credit excess amounts based on information received from the Service Provider;
- (b) reduce the Transaction amount to match the funds actually received if the amount meets the applicable minimum limits; or
- (c) refund amounts that fall below the minimum limit for the respective Payment Instrument or Withdrawal method.

Any fees imposed by Service Providers in connection with such refunds may be borne by Izimo.

7.8. If the transferred amount cannot be matched to a corresponding Order or if discrepancies require clarification, Izimo may suspend processing and request additional information from the Client.

7.9. Payment Transactions and Withdrawals and their respective statuses will be displayed in the Client's Profile and transaction history on the Platform.

7.10. Izimo may allow the Client to save recipient or Payee details as templates for future Orders. Templates may be used to initiate Transactions without re-entering information, subject to applicable limits, SCA requirements, and Client Identification status.

7.11. Izimo may delay, suspend, or refuse to execute a Payment Transaction or Withdrawal where necessary to comply with Compliance obligations, regulatory requirements, fraud-prevention measures, Client Identification requirements, or internal risk-management procedures.

7.12. If a Payment Transaction or Withdrawal is reversed, rejected, or cancelled by a bank or Service Provider, Izimo may deduct the corresponding amount and any associated costs from the Client Account. If the Client Account balance is insufficient, the Client shall reimburse Izimo for the outstanding amount.

8. Information About Client Account Balances, Transaction History

8.1. The Client may access information regarding the balance of their Client Account and the history of all Transactions, including currency exchange Transactions, by logging into the Platform using their Identity Authentication Data. Izimo may require Strong Customer Authentication (SCA), including but not limited to a one-time password (OTP) sent to the Client's registered mobile number, before allowing access to the Client Account. The Client's available balance will be displayed on the Platform interface upon successful authentication.

8.2. The Transaction history available on the Platform includes, where applicable, the type of Service, Transaction reference number, currency, Transaction amount, any applicable fees listed in the Fees Schedule, and the status of each Transaction. The Client may print or download a copy of the Transaction history or export it in CSV/XLS format for record-keeping purposes.

Izimo may block access to a Client Account if any required documents are expired, forged, incomplete, or unreadable. If notified, the Client must provide corrected documentation within seven (7) business days. Izimo will unblock the Client Account within two (2) business days after receiving satisfactory documents.

8.3. The Platform provides online access to the Client's Transaction history for the preceding twenty-four (24) months. If the Client requires a Transaction statement covering an earlier period, the Client may request an offline extract from Customer Service. Offline extracts may

cover a period of up to sixty (60) months (five years) and may be subject to a fee. Any applicable fee shall be communicated to the Client before such request is processed.

8.4. The Client Account balance shall be displayed continuously, including when the balance is zero. Funds held in the Client Account constitute electronic money and do not accrue interest. The Client Account is not a deposit or bank account, and no deposit protection or guarantee scheme applies to electronic money balances.

8.5. The Client agrees that Izimo may deduct from the Client Account any amount owed by the Client to Izimo under these Terms or any related agreement. Izimo may recover such amounts in any currency held in the Client Account. If the Client does not hold a sufficient balance in the currency required for repayment, Izimo may:

(a) retain funds from any amount credited to the Client Account;

(b) retain funds from any amount the Client seeks to transfer or Withdraw; or

(c) convert funds held in any other currency within the Client Account at the applicable execution rate, with all conversion fees borne by the Client.

8.6. Any amount owed by the Client to Izimo for more than fifteen (15) Business Days may be automatically debited from any available balance in any currency held in the Client Account.

8.7. As security for any present or future obligations owed by the Client, the Client grants Izimo a contractual right of retention and set-off in respect of all balances and incoming funds held in the Client Account.

8.8 A debit operation constitutes a request by the Client to redeem electronic money held in the Client Account and transfer it to a permitted Withdrawal method. Withdrawals may be executed only to Payment Instruments that have been verified as belonging to the Client. Withdrawals shall be carried out in accordance with the limits, requirements, and procedures described in these Terms.

8.9. Izimo may impose Withdrawal limits to comply with Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and other Compliance obligations, or based on internal risk-management considerations. Applicable limits are displayed in the Client's Profile. Izimo may require the Client to complete additional Client Identification procedures to increase such limits.

8.10 Izimo may review and verify any Withdrawal Order. Verification will occur where Izimo reasonably suspects that the Withdrawal may be associated with prohibited or restricted activities, elevated fraud or credit risk, or where required under Compliance or regulatory obligations. During verification, the Withdrawal Order shall be treated as pending. Once Izimo determines that there is no longer any impediment, the Withdrawal shall be executed in accordance with the execution timeframes set out in these Terms.

8.11. When the Client initiates a Withdrawal via bank transfer, the Client must submit the corresponding Order through the Platform. Izimo may store the Client's bank account details for future Withdrawals.

8.12. Izimo will not execute bank transfers to financial institutions located in jurisdictions designated as high-risk by FATF, the European Union, the United States, or the United Nations. Any Withdrawal Order directed to such institutions will be declined and may be reported to the relevant authorities.

8.13. Bank transfer Withdrawals are not instantaneous. The debiting of electronic money from the Client Account will be reflected upon submission of the Withdrawal Order through the Platform. Minimum and maximum transfer amounts are published on the Website. If the requested amount exceeds the applicable limit, Izimo may require the Client to undergo further

verification. If the Client refuses verification, or if the amount exceeds the available balance plus applicable fees, the Withdrawal will not be executed and the funds will remain in the Client Account.

8.14. The Client may cancel a Withdrawal Order only if the funds have not yet been debited from Izimo's customer account. Any applicable fees will be charged in accordance with the Fees Schedule.

9. Fees and Charges Applicable to the Services

9.1. All fees, commissions, and applicable limits related to the Services are specified in the Fees Schedule published on the Website, within the Platform or at the Client's Profile. The Client is responsible for reviewing the Fees Schedule periodically to remain informed of current fees and limits.

9.2. Izimo provides currency conversion Services that allow the Client to convert funds between currencies supported on the Platform. Information about applicable exchange rates, execution rates, and currency conversion fees is available at all times within the Client Profile/.

10. Client Duties and Obligations

10.1. The Client is responsible for ensuring that their use of the Services does not result in disputes, chargebacks, reversals, fines, penalties, or other liabilities imposed on Izimo, the Client, or third parties. The Client agrees to compensate Izimo or any affected third party for losses caused by the Client's actions and authorizes Izimo to deduct owed amounts from the Client Account. If insufficient funds are available, Izimo may recover such amounts through any lawful means permitted under these Terms.

10.2. If a Transaction becomes subject to dispute, chargeback, cancellation, or claim, Izimo may block a portion of the Client Account balance equal to the disputed amount. The remaining balance shall remain available to the Client. If the dispute is resolved in the Client's favor, Izimo shall unblock the amount. If resolved against the Client, the blocked amount shall be debited to satisfy the claim.

10.3. The Client must take all reasonable measures to ensure the confidentiality and security of their Identity Authentication Data and must not allow or enable unauthorized access to the Client Account.

10.4. The Client must ensure that any devices used to access the Platform are protected with updated antivirus software and secure configurations.

10.5. The Client must not attempt to alter, disrupt, copy, reverse-engineer, or otherwise interfere with the Platform, its software, infrastructure, or any automated access systems.

11. Izimo's Rights to Protect the Platform and Client Accounts

11.1. Izimo may take any action necessary to prevent or respond to prohibited, high-risk, or suspicious activities. Such measures may include, without limitation:

- (a) suspending or blocking Transactions;
- (b) restricting access to the Client's Profile;
- (c) limiting the ability to send, receive, or Withdraw funds;
- (d) blocking changes to Client Account details;
- (e) limiting access to Transaction history;
- (f) closing the Client Account.

Izimo may notify the Client of such measures unless prohibited by law or where notification may compromise security or an investigation.

11.2. Izimo may suspend a Transaction where reasonable grounds exist to believe that it violates these Terms, applicable law, or any acceptable use policies established by Izimo.

11.3. Izimo may reject any Transaction at its discretion. Where permitted by law, Izimo shall inform the Client of the reason for such action and any available remedies.

11.4. Izimo may require the Client to update personal information or provide additional documentation to verify identity, regardless of whether the Client is requesting increased limits.

11.5. Izimo may disclose relevant information to third parties or authorities where necessary to prevent prohibited activities or comply with legal or regulatory requirements.

11.6. Izimo may block a portion of the Client Account balance for up to 180 Business Days (or longer if required by law or court order) to mitigate potential risks or liabilities.

11.7. Izimo may initiate legal proceedings against the Client in any competent court where necessary to protect its rights.

11.8. If the Client violates the law or these Terms, Izimo may block the Client Account immediately and without prior notice.

11.9. During periods of suspension or account closure, the Client must not attempt to use the Client Account. The Client is responsible for ensuring that any third-party agreements involving recurring or scheduled payments are cancelled.

12. Errors, Irregularities and Unauthorized Transactions

12.1. The Client must regularly review their Transaction history and immediately notify Customer Service of any unauthorized access, incorrect processing, unauthorized Transactions, compromised Identity Authentication Data, or other irregularities.

12.2. The Client may contact Customer Service through the official email address listed on the Website or via other support channels offered by Izimo.

12.3. Izimo shall acknowledge and investigate reported errors or unauthorized Transactions and shall provide preliminary results within fifteen (15) Business Days. For complex cases, Izimo may extend the investigation period up to three (3) months. Izimo shall notify the Client in writing of the final outcome.

12.4. Izimo shall correct errors caused by system malfunction or incorrect processing. Where an incorrect amount was credited or debited, Izimo shall adjust the Client Account accordingly. Izimo shall not be liable where:

- (a) insufficient funds resulted from reasons beyond Izimo's control;
- (b) the Client attempted Transactions during known maintenance periods;
- (c) circumstances outside Izimo's control prevented execution despite reasonable efforts.

12.5. Izimo shall not be responsible for incomplete or failed Transactions if they are not reported within 360 calendar days from the date the Client becomes aware of the issue.

13. Handling of Complaints and Dispute Resolution

13.1. The Client shall promptly submit any complaint related to the Services to Customer Service. All complaints must describe the issue in writing.

13.2. If the Client is dissatisfied with the initial response, the complaint may be escalated to Izimo's Compliance Department.

13.3. Izimo manages complaints in accordance with applicable regulatory requirements.

13.4. Following these procedures does not limit any statutory rights the Client may have.

13.5. This Agreement is governed by the laws of the Republic of Seychelle. Courts located in the Republic of Seychelles have exclusive jurisdiction over disputes arising in connection with this Agreement.

13.6. Failure by Izimo to enforce any provision does not constitute a waiver of its rights.

13.7. Izimo's liability is limited to direct damages arising directly from Izimo's breach of this Agreement. Izimo shall not be liable for:

- (a) indirect or consequential damages;
- (b) loss of profit, revenue, data, or business;
- (c) losses unrelated to Izimo's breach.

13.8. Izimo does not guarantee uninterrupted access to the Services. Scheduled or unscheduled maintenance may limit access.

13.9. The Client agrees to indemnify and hold harmless Izimo and its affiliates from any claims arising from the Client's breach of these Terms or applicable law.

14. License to Use Izimo Software

14.1. Izimo grants the Client a limited, non-exclusive, non-transferable, revocable license to use software provided through the Platform solely for personal use in connection with the Services. The Client shall not copy, modify, distribute, reverse-engineer, decompile, or interfere with the software in any manner. All intellectual property rights remain with Izimo or its licensors.

15. Use of Izimo's Website and Platform

15.1. Content provided on the Website or the Platform is for informational purposes only and does not constitute advice. The Client should consult professional advisors before making decisions based on such information.

15.2. Izimo may update or modify the Website or mobile application at any time. Access may be temporarily limited due to maintenance or operational requirements.

15.3. Izimo is not responsible for the content of third-party websites linked from the Website.

16. Indemnification and Reimbursement

16.1. The Client agrees to reimburse Izimo for any costs, losses, expenses, or damages arising from:

- (a) the Client's breach of this Agreement;
- (b) the Client providing false, incomplete, or misleading information;
- (c) any actions of the Client resulting in liability to Izimo or third parties.

17. General Terms Applicable to This Agreement

17.1. Failure by either party to enforce any right or provision does not constitute a waiver of such right or any related remedy.

17.2. This Agreement, including annexes and referenced documents, constitutes the full understanding between the parties and supersedes all prior agreements relating to its subject matter.

17.3. If any provision is deemed invalid or unenforceable, the remaining provisions shall remain in full force.

17.4. No person other than the parties to this Agreement has the right to enforce its terms.

17.5. This Agreement is governed by the laws of Seychelles. The courts of Seychelles shall have exclusive jurisdiction, without restricting Izimo's right to seek relief in other competent jurisdictions when necessary.

17.6. The English version of this Agreement governs all interpretations. Translations, if provided, are for convenience only.