

Zotlo End-User Terms of Service

Last updated – 05.02.2026

This End-User Terms of Service ("**Terms**") is a binding agreement between you (referred to herein as "**the User**", "**you**" or "**your**") and Z3P LLP, a limited liability partnership registered in England and Wales, (partnership number OC420032) with its registered office at 5th Floor, 86 Jermyn Street, London, SW1Y 6AW, United Kingdom and where applicable its subsidiaries, affiliates and related corporations (referred to herein as "**Zotlo**", "**the Company**", "**we**", "**us**" or "**our**"), concerning your access to and use of Zotlo's Services (as defined below) via Zotlo website, related features and services, and other linked channels, mobile websites or applications (collectively, the "**Platform**").

PLEASE READ THESE TERMS OF SERVICE CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION AND AFFECT YOUR LEGAL RIGHTS. THROUGH ACCESSING THE PLATFORM, USING THE SERVICES OR CLICKING "AGREE", YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THIS TERMS. IF YOU DO NOT AGREE WITH THE TERMS, YOU SHOULD IMMEDIATELY DISCONTINUE USING THE PLATFORM AND SERVICES.

Additional terms and conditions may be set forward on the Platform or this Terms may be amended from time to time. Such additional terms and conditions are incorporated to this Terms. You hereby acknowledge that you are bound with all additional terms and documents and the latest version of this Terms published on the Platform. You are responsible of checking the updated Terms periodically and we are not under any obligation of notifying such changes.

This Platform can be accessed through various locations and jurisdictions. Users who choose to access the Platform from such locations do so on their own initiative and are solely responsible for compliance with applicable local laws, and they shall not use the Platform unless it is permitted under the applicable laws.

You may not use this Platform and Services if you: (i) do not agree to this Terms; (ii) are not of the age or have the capacity to be bound by this Terms in your jurisdiction of residence; or (iii) are prohibited from accessing or using this Platform or Services or any of this Platform's contents, products or services by applicable law.

1. Services

Zotlo (i) allows Users to purchase, sublicense, download, subscribe to applications, games, content and other digital products and other in-app services (sometimes with additional features) (the "**Content**") which may be offered through the Services by Zotlo or a third party Content provider ("**Provider**") and (ii) provides you access to Zotlo's own platform for Users where you can review and control your subscriptions and purchases (the "**Services**"). "**Applications**" are software applications, games, and other digital products that are submitted to us for sale, distribution, or promotion through our services.

The Services or Content may need to be updated, for example, for bug fixes, enhanced functions, missing plug-ins and new versions (collectively, "**Updates**"). Such Updates may be necessary in order for you to use the Services or to access, download, or use Content. By agreeing to these Terms and using the Services, you agree to receive such Updates automatically.

To use our Services and Content, you need compatible hardware, software (latest version recommended and sometimes required) and Internet access (fees may apply). Our Services' and Content's performance may be affected by these factors. You shall check such hardware and software requirements from the Platform and end-user license agreements ("EULA") and related documentation of specific Applications.

Some Content available in the Platform are acquired by you from a third party Provider of such Content, not Zotlo. In such case, Zotlo acts as an agent and technical service provider for the Provider in providing the Content to you, and therefore Zotlo is not a party to the transaction between you and the Provider.

For the sake of clarity, Zotlo, at any time, on its own initiative, may change the Services, discontinue providing all or part of Services or add new Services.

2. User Representations and Warranties

By accessing and using the Platform, you represent and warrant that:

- 2.1.1. You are of legal age to enter into this Terms;
- 2.1.2. You have full power, legal capacity and authority to enter into this Terms on your behalf or on behalf of a legal entity and you are not violating any other agreement to which you are a party by doing so;
- 2.1.3. You will comply with all applicable laws (e.g., local, state, federal and other laws) when using the Services or Platform;
- 2.1.4. You will not use the Services or Platform for any illegal or unauthorized purposes;
- 2.1.5. You will not violate any applicable laws;
- 2.1.6. All information provided by you is accurate, complete and up-to-date.

We reserve the right to terminate your use of the Services, enable your access to our Services and Platform and/or delete your account in case you submit information that is not accurate, or you are otherwise in breach of your representations and warranties hereto or not eligible to use the Platform or to access Services.

3. User Accounts and Registration

You may have to create an account and submit certain information (including your identity and contact information) in order to use the Services.

Additional terms may be applicable for creating an account and using Services herein or for accessing additional Services which is only provided to account holders.

You may be requested or required to use a username and password to access your account and use our Services. You may also be requested or required to submit your mobile phone number and/or your e-mail address to get one-time passwords ("OTP") for accessing your account. You understand that by using the OTP log-in method, you agree to get direct messages (sms or e-mail) including the OTP from Zotlo. You are responsible of creating a strong password and

maintaining the privacy of your password or OTP and security of your account. You shall not share your password or OTP with any unauthorized third parties. In case you become aware or suspect that your credentials are disclosed to third parties or your account is accessed without authorization you shall immediately inform us. You acknowledge and agree that you are responsible for all activities that occur under your account and you accept all risks of any authorized or unauthorized access to your account, to the maximum extent permitted by laws.

You agree to provide accurate and up-to-date information at registration and keep your user information updated. The information you provide at registration and while you are using the Platform will be processed by us and shared with third parties in order to provide Services, in accordance with laws. Please see our [**Privacy Policy**](#) for detailed information on processing of your personal data.

You accept that we may send you notifications with respect to your use of the Platform and Services at the communication channels you have provided to us.

If you forget your credentials, you may reach our support team to confirm or get the credentials, using the credit card information you previously used for purchases. In such case, confirmation is acquired over the systems of the licensed payment service provider and full credit card information will not be accessed or displayed by Zotlo. You should not share your full unmasked credit card information with our support team via e-mail or other channels.

You acknowledge that Zotlo may use User information and User Content (as defined below), in compliance with data privacy regulations, to generate anonymized reports and analyses, and to share such reports with any third parties.

4. Purchases and Payments

Zotlo or Provider may allow you to download, view or use Content free of charge for trial on the Platform. Additional limitations may apply to your access and use of certain free Content.

When you purchase Content on or using the Services or through the Platform you will enter into a separate sale contract based on this Terms (as applicable) with the seller which will be either; (i) Zotlo; or (ii) Provider. The separate sale contract is in addition to this Terms. Your contract for the purchase and use of Content is executed once you accept the sale contract and receive the e-mail from Zotlo or Provider confirming your purchase of that Content, and performance of this contract begins as soon as the purchase is complete.

In order to purchase Content through the Platform, you must make a payment with your credit card. You are responsible for all amounts payable associated with purchases made through the Platform for purchase of any Content. Zotlo may make available to you various payment processing methods to facilitate the purchase of Content through the Platform. You must abide by any relevant laws, terms and conditions or other legal agreements, whether with Zotlo or a third party, that governs your use of a given payment processing method. Zotlo may add or remove payment processing methods at its sole discretion. You are solely responsible for all amounts payable associated with purchases you make on the Platform.

Your credit card information will not be accessed and stored by Zotlo; it will only be accessed and stored by licensed third party payment service providers.

Pricing and availability of all Content displayed through the Platform are subject to change at any time prior to purchase.

You will be solely responsible to pay any and all sales, use, value-added and other taxes, duties, and assessments (except taxes on our net income) now or hereafter claimed or imposed by any governmental authority (collectively, the “**Taxes**”) associated with your use, sale or purchase of the Platform, Services or Content. Except for income taxes levied on us or Provider, you: (a) will pay or reimburse us or Provider for all national, federal, state, local or other taxes and assessments of any jurisdiction, including value added taxes and taxes as required by international tax treaties, customs or other import or export taxes, and amounts levied in lieu thereof based on charges set, services performed or payments made hereunder, as are now or hereafter may be imposed under the authority of any national, state, local or any other taxing jurisdiction; and (b) will not be entitled to deduct the amount of any such taxes, duties or assessments from payments made to us or Provider pursuant to these Terms.

Except as expressly set out otherwise all sales are final, and no returns, replacements or refunds are permitted due to the nature of the Content. If a replacement, return or refund is granted for any transaction, in sole discretion of Zotlo, the transaction may be reversed, and you may no longer be able to access the Content that you acquired through that transaction. Such replacement, return or refund granted by Zotlo in its sole discretion shall not in any case constitute a general practice.

Subscriptions are automatically charged each billing period (whether weekly, monthly, annually, or another period).

When you subscribe to Content for a price, you may receive access to the subscription benefits at no charge for a specified trial period, after which you will be charged until you cancel your subscription. To avoid being charged, you must cancel before the end of the trial period. Once you cancel your trial, you will immediately lose access to the Content and any subscription privileges unless otherwise specified. Access to such trial periods may be limited to a certain number of users or a certain number of trials for each user during a given period, or other restrictions.

You may cancel a subscription at any time before the end of the applicable billing period and the cancellation will apply to the next period. For example, if you purchase a monthly subscription, you may cancel that subscription at any time during any month of the subscription, and the subscription will be cancelled at the end of your then-current billing period. You will not receive a refund for the current billing period, except as otherwise provided.

When you purchase a subscription, you will initially be charged at the rate applicable at the time of your agreement to subscribe. If the price of the subscription increases later, Zotlo or Provider will notify you. The increase will apply to the next payment due from you after the notice. If you do not wish to pay the increased price for a subscription, you may cancel the subscription and you will not be charged further amounts for the subscription, provided you have notified us

before the end of the current billing period. Where the Provider increases the price of a subscription and consent is required, Zotlo may cancel your subscription unless you agree to the new price. If your subscription is cancelled and you later decide to re-subscribe, you will be charged at the then current subscription rate.

5. Intellectual Property Rights to the Platform

The Platform is the proprietary property of the Company and all content therein including but not limited to signs, text, graphics, pictures, information, data, software, sound files, source codes, databases, functionality, website designs, audio, video, text, photographs, and graphics and the trademarks, service marks, and logos (collectively, the “**Zotlo IP**”) are owned by us and/or licensed to us and/or controlled by us; and are protected through various intellectual property rights.

The Zotlo IP is provided on the Platform for the permitted use only, in accordance with this Terms. Therefore, copying, reproducing, republishing, uploading, aggregating, publicly displaying, encoding, translating, distributing, selling, licensing, reverse engineering or in any other way exploiting any part of the Platform and/or Zotlo IP for any unauthorized and prohibited purpose, without express prior written permission of the Company is strictly prohibited.

You are granted a limited use right to access and use the Zotlo IP, Platform and Services, provided that you are eligible to under this Terms. However, Zotlo, at any time, reserves the right to terminate your access to the Platform, the Services, the Zotlo IP and if applicable revoke the use rights or licenses provided.

It is prohibited to give unauthorized links to the Platform and the Services as well as framing of any information contained on the Platform or any portion of the Platform. If any unauthorized link or framing is detected, Zotlo reserves the right to disable the unauthorized links or frames right away or request for the link to be removed.

In any event, Zotlo shall not be held responsible or liable for any material on third party websites which contains link to the Platform and the Services. Similarly, Zotlo has no responsibility or liability for framing of any information contained on the Platform or any portion of the Platform.

It is prohibited to develop any third party applications that interact with our Services or integrate our Services into any third party applications through application programming interfaces (API) unless such license is explicitly granted. Separate license terms shall be executed in order for Zotlo to grant any such license.

6. User Content

All property rights arising out of use of the Platform and Services by the Users, including any questions, comments, suggestions, ideas, feedback or other information with respect to the Platform or the Services generated, posted or shared by the User (“**User Content**”) may be welcomed by Zotlo, will not be deemed confidential and upon Zotlo’s discretion will become the

property of Zotlo or otherwise shall be transferred to Zotlo. Given that Zotlo shall own all intellectual property rights of the User Content, Zotlo may, at its sole discretion, use the User Content for any lawful purpose and you acknowledge and agree that you have transferred or waived any related rights and cannot make any claims. Regardless of the ownership of the User Content (and whether Zotlo claims ownership or not) by posting, uploading, inputting, providing or submitting User Content, you are granting Zotlo necessary sublicensees permission to use User Content in connection with providing Services, using the Platform or other related purposes, including, without limitation, the license rights to copy, distribute, transmit, publicly display, publicly perform, reproduce, edit, translate and reformat your User Content; to publish your name or other related information in connection with your User Content; and the right to sublicense such rights to any related third party.

You acknowledge that certain User Content may be viewed by third parties, other users of the Platform or through third party websites. It may be indexed by search engines and may accordingly be seen by third parties. Zotlo is under no obligation to post or use any User Content you may provide and Zotlo may remove any User Content at any time in its sole discretion.

You hereby warrant that (i) the User Content does not violate any rights of third parties, including moral rights, (ii) you have the right to submit such User Content on the Platform and you are not violating any laws, including data privacy regulations, by doing so and (iii) the User Content is, true, accurate, original and does not violate any intellectual property rights of third parties.

The User warrants that there shall be no recourse against Zotlo for any infringement (alleged or actual) and violation of third party rights.

You grant Zotlo the rights we need to use your content without attribution and to make reasonable adaptations of your content as necessary to render the Platform and provide the Services.

7. License of Content

Licenses or sublicenses to Content are provided to you by Zotlo or a third party Provider. Zotlo acts as an agent or a commissioner for the Providers in providing the Platform and may not be a party to the sales contract and definitely is not a party to the user agreement between you and the Provider. Any Applications that you acquire are governed by the applicable EULA. Subject to applicable laws, the Provider of any Content is solely responsible for its content and warranties, as well as any claims that you may have related to the Content. You acknowledge and agree that Zotlo is a third party beneficiary of the EULA applicable to each Content and may therefore enforce such agreements.

8. Prohibited Use

The Services offered through the Platform shall not be used for any purposes other than what is set out by the Company, in accordance with this Terms. In this regard, the Services are provided

for and limited with personal, non-commercial, non-exclusive, limited, non-transferable use only.

Therefore, while accessing and/or using the Platform and the Services, (as an unrestrictive list) you are explicitly prohibited to and you shall NOT:

- 8.1.1. Use the Platform and Services against any applicable laws, either local, federal, national, or international,
- 8.1.2. Use the Services or Content to support, or engage in any illegal activities including, but not limited to, illegal gambling, fraud, money laundering, or terrorist activities,
- 8.1.3. Use the Platform, Content or Services in a way that disrupt, adversely affect, prevent or obstruct provision of Services and use of Services by other users,
- 8.1.4. Access without authorization to any Zotlo IP or Content to which you are not permitted to access or use,
- 8.1.5. Make any commercial use of the Services and Content, develop third party applications benefiting from our Services and Content,
- 8.1.6. Copy, decompile, disassemble or reverse engineer any software that is a part of the Platform, Content and Services,
- 8.1.7. Use any spider, robot, cheat utility, scraper, offline reader or any other automated means that accesses the Platform and Zotlo Content; use or launch any unauthorized script or other software; or upload any harmful software such as a virus or a Trojan horse,
- 8.1.8. Attempt to interfere with or disable any features of the Platform, or create undue traffic or other burden on the Platform or related networks,
- 8.1.9. Systematically retrieve any content or data from the Platform to create reference or compile such data to form a collection, compilation, database, or directory or use any infrastructure, software, application or other tool that acts as or constitute an information or data collection or transmission mechanism,
- 8.1.10. Disclose private information pertaining to Platform, Services or the Company to third parties,
- 8.1.11. Use the Platform to market, advertise or offer to sell goods or services,
- 8.1.12. Falsify or delete any copyright management information, such as author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in the Platform or any material.

Any prohibited use of the Platform and Services may have serious legal and contractual consequences, including but not limited to the termination of your use of our Services, deletion of your account, compensation of damages.

9. Third Party Websites and Applications

There may be references and links to third party websites and applications on the Platform and/or you may view content provided by third party websites and applications while using the Services ("**Third Party Content**").

We have no control over Third Party Content. The User hereby acknowledges and agrees that Zotlo has no responsibility to examine, control, endorse or monitor any Third Party Content. Third Party Content may be misleading, incomplete, erroneous, offensive or indecent. When you

click on a link to, or access and use, a third party website or third party application, though we may not warn you that you have left our Service, you are subject to the terms and conditions (including privacy policies) of another website or destination. We are not responsible or liable for any third party websites, third party applications, and third party materials. You shall use all links at your own risk.

You view Third Party Content at your own risk and Zotlo will not be held liable for any loss or damage arising out of Third Party Content or services.

It is under the User's responsibility to read and accept the terms and conditions and policies of any third party website or application.

10. Warranty Disclaimer

WE DO NOT GUARANTEE THE ACCURACY AND COMPLETENESS OF THE INFORMATION PROVIDED ON THE PLATFORM.

WE OFFER THE SERVICES ON AN "AS IS" AND "AS AVAILABLE" BASIS TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW. WE DISCLAIM ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE PLATFORM, THE ZOTLO IP AND YOUR USE OF THE PLATFORM AND THE SERVICES. NOTHING IN THIS TERMS SHALL BE INTERPRETED AS PLACING DUTY UPON ZOTLO TO PROVIDE SERVICES UNINTERRUPTED. SERVICES, AT ANY TIME, MAY BE UNAVAILABLE DUE TO VARIOUS REASONS, INCLUDING BUT NOT LIMITED TO SERVER OR NETWORK FAILURES. WE DO NOT WARRANT CONTINUANCE OF THE SERVICES AT ALL TIMES.

CONSIDERING THE GENERAL RISKS ASSOCIATED WITH THE USE OF INTERNET AND DATA TRANSMISSION THROUGH INTERNET, ANY INFORMATION STORED OR TRANSFERRED THROUGH THE PLATFORM MAY BE IRRETRIEVABLY LOST AND/OR CORRUPTED AND/OR TEMPORARILY UNAVAILABLE AND/OR BECOME MODIFIED. THEREFORE, IT IS UNDER THE USER'S RESPONSIBILITY TO BACK UP ANY INFORMATION STORED AND/OR TRANSFERRED THROUGH THE PLATFORM. ZOTLO WILL NOT BE RESPONSIBLE OR LIABLE OF ANY LOSS OF DATA.

WE MAKE NO WARRANTIES OR REPRESENTATIONS WITH RESPECT TO THE ACCURACY, COMPLETENESS, AVAILABILITY, SECURITY OF THE PLATFORM, OUR SERVERS, NETWORK OR ANY THIRD PARTY WEBSITES. ZOTLO WILL NOT BE RESPONSIBLE OR LIABLE OF ANY PERSONAL INJURY OR FINANCIAL DAMAGE RESULTING FROM YOUR USE OF THE PLATFORM AND SERVICES, NOR FOR ANY UNAUTHORIZED ACCESS OR USE OF THE PLATFORM, THE SERVICES, OUR SERVERS AND NETWORK. YOU UNDERSTAND THAT ZOTLO IS NOT REVIEWING THE CONTENTS REACHED THROUGH THE PLATFORM.

WE DO NOT CONTROL, REVIEW, REVISE, ENDORSE, OR ACCEPT RESPONSIBILITY FOR ANY THIRD PARTY CONTENT, INFORMATION, MESSAGES, MATERIALS, PROJECTS ACCESSIBLE FROM OR LINKED THROUGH THE SERVICES, AND, EXCEPT AS WARRANTED IN A SEPARATE AGREEMENT, WE MAKE NO REPRESENTATIONS OR

WARRANTIES WHATSOEVER ABOUT AND SHALL NOT BE RESPONSIBLE FOR ANY OF THE FOREGOING. ANY DEALINGS YOU MAY HAVE WITH SUCH THIRD PARTIES ARE AT YOUR OWN RISK.

We undertake reasonable care to maintain the security of the Platform and the Services. However, we do not guarantee that the Platform and Services are free from any viruses, bugs, trojan horses or similar means which can be transmitted to or through the Platform from any other third-party; and we will not be responsible or liable thereto.

Your use of the Platform, the Services and Content is at your own risk.

Zotlo is not under any liability to provide maintenance or support services. Providers are responsible for providing maintenance and support for their third party Content.

In any event, notwithstanding the foregoing, you expressly waive all express and implied warranties applicable under the applicable laws, including but not limited to implied warranties of merchantability, fitness for use, non-infringement as to the Services and the Platform.

You understand that we assume no liability for the marketing or other related information of this Platform and Services and that this Terms shall be applicable at all times without regard to the information provided under the marketing materials or other related information.

11. Indemnity

You agree to indemnify, defend and hold Zotlo -including but not limited to our subsidiaries, affiliates, and all of our respective officers, directors, members, employees, agents, partners, service providers, or any other related party- harmless from and against each and every loss, damage, liability, claim, or demand, including reasonable attorneys' fees and expenses made by any third party due to or arising out of your use and/or access to the Platform, Content and the Services, breach of this Terms, violation of third party rights or any violation of applicable laws, amongst other reasons.

You also acknowledge and accept that, Zotlo reserves the right to exclusively defend itself, at your expense, with respect to any matter which the User may indemnify Zotlo under the foregoing indemnification clause. You are required to cooperate with and support Zotlo in such case, if required.

12. Limitation of Liability

In no event shall Zotlo, its affiliates, subsidiaries, directors, members, employees, agents, partners, service providers, or any other related party be liable for any special, indirect, punitive or consequential or any kind of damages, for any losses, damages or claims including but not limited to the loss of use, data, information or profit, discontinuance or unavailability of the Services, Content and the Platform, whether in an act, or in contract, tort (including but not limited to negligence) or otherwise, arising out of or in any way connected with the use of or inability to use our Services or Content, Platform, content or other materials, Third Party Content, for damages occurring as a result of reliance to or use of the information included on

the Platform or the Services, interruptions, defects, bugs, errors, viruses, attacks, unauthorized third party activities, incorrectly constructed transactions or mistyped addresses; and delays in the Services, damages or other reasons disclaimed by us under this Terms, regardless of the legal basis of the claim.

NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, IN NO EVENT SHALL THE MAXIMUM AGGREGATE LIABILITY OF ZOTLO OR RELATED PARTIES ARISING OUT OF OR IN ANY WAY RELATED TO THESE TERMS, THE ACCESS TO AND USE OF THE SERVICE, ZOTLO CONTENT, OR ANY PRODUCTS OR SERVICES EXCEED THE GREATER OF (A) \$100 OR (B) THE AMOUNT RECEIVED BY ZOTLO FOR ITS SERVICE DIRECTLY RELATING TO THE ITEMS THAT ARE THE SUBJECT OF THE CLAIM. THE FOREGOING LIMITATIONS WILL APPLY EVEN IF THE ABOVE STATED REMEDY FAILS OF ITS ESSENTIAL PURPOSE.

13. Risk Disclosure

Access to Services may become degraded or unavailable during times of significant volatility or volume. This could result in limitations on access to your account or the Services, including the inability to initiate or complete transactions and may also lead to support response time delays.

The Platform, Content and any content may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors.

The Service relies on third party platforms, vendors and/or content creators. If our agreements are terminated or there is a dispute with such providers; if the terms and conditions or pricing of such providers change; if we violate or cannot comply with the terms and conditions of such providers; or if any of such providers loses market share or falls out of favor or is unavailable for a prolonged period of time, access to and use of the Services or Content may be affected.

If you have a dispute with one or more users or Providers, YOU RELEASE US FROM CLAIMS, DEMANDS, AND DAMAGES OF EVERY KIND AND NATURE, KNOWN AND UNKNOWN, ARISING OUT OF OR IN ANY WAY CONNECTED WITH SUCH DISPUTES. IN ENTERING INTO THIS RELEASE YOU EXPRESSLY WAIVE ANY PROTECTIONS (WHETHER STATUTORY OR OTHERWISE) THAT WOULD OTHERWISE LIMIT THE COVERAGE OF THIS RELEASE TO INCLUDE THOSE CLAIMS WHICH YOU MAY KNOW OR SUSPECT TO EXIST IN YOUR FAVOR AT THE TIME OF AGREEING TO THIS RELEASE.

14. Term and Termination

At any time, in our discretion and without liability to you, with or without prior notice, we may discontinue or suspend managing the Platform, providing Services in whole or in part, for example if provision of the Services is no longer commercially reasonable for Zotlo.

We may also terminate your access to the Platform and Services or accounts immediately without any prior notice and delete or deactivate your account and all related information and files in such account, and/or terminate this Terms in our sole discretion without need for any reason, for example if you are in breach of this Terms or any applicable laws.

You acknowledge that our decision to take certain actions, including limiting access to, suspending, or closing your account or Platform or Services, may be based on confidential criteria that are essential for the purposes of our risk management and security protocols. You agree that we are under no obligation to disclose the details of its risk management and security procedures to you.

15. Force Majeure

Zotlo shall not be liable for any loss or damage arising from any event beyond Zotlo's reasonable control, including, but not limited to natural disasters, fire, war, riots, labor disputes, actions of government, power or other infrastructure failures, or equipment or software malfunction ("**Force Majeure**").

16. Entire Agreement

You may have previously entered into other agreements with Zotlo. Terms and conditions herein this Terms shall prevail with respect to Services provided through the Platform unless such other agreement explicitly refer to this Terms.

17. Amendment

Zotlo may amend this Terms at any time without any specific notice. The latest version of the Terms published on the Platform are applicable to all Users. You are responsible of checking the latest version published on the Platform.

18. Waiver

Any failure or delay in exercising any right, power or privilege Zotlo is granted under this Terms shall not be regarded as a waiver thereof.

19. Assignment

Any right and obligation of the User under this Terms shall not be assigned or transferred to any third party without obtaining prior written consent of Zotlo.

Zotlo, on the other hand, may assign or transfer any or all of its rights and obligations under this Terms to any third party without any need to obtain approval or consent of the User and may work with third party service providers to provide Services.

20. Severability

In the event that any clause of this Terms is deemed invalid or unenforceable, the remainder of this Terms shall remain in full force and effect. The invalid portion of this Terms, on the other hand, shall be regarded as modified as closely as possible to the intent of Zotlo.

21. International Availability

Availability of the Services, including specific features and language versions, varies by country.

22. Governing Law and Dispute Resolution

This Agreement, access and/or use of the Services are executed under the laws of England and Wales, shall be governed by the laws of England and Wales and be interpreted by the laws of England and Wales without regard to its principles of conflict of laws. United Nations Convention on Contracts for the International Sale of Goods will not be applicable. The Parties agree that the courts of England shall have exclusive jurisdiction to settle any disputes or claims arising in connection with this Agreement and Services.