

## **TERMS OF USE**

WELCOME TO STATOK-PLAN.COM (TOGETHER WITH ITS SUBDOMAINS, CONTENT, AND MARKS, THE "Website"). PLEASE READ CAREFULLY THE FOLLOWING TERMS OF USE (THE "Terms") BEFORE USING THE SITE OR THE SERVICE (DEFINED BELOW) SO THAT YOU ARE AWARE OF YOUR LEGAL RIGHTS AND OBLIGATIONS TO STATOK-PLAN. ("STATOK-PLAN", "We", "Our" OR "Us"). BY USING THE SITE AND/OR SERVICE, OR IN ANY EVENT, BY REGISTERING AS A USER WITH THE SERVICE, YOU AGREE TO BE BOUND BY THESE TERMS. IF YOU DO NOT AGREE WITH THESE TERMS, YOU MAY NOT USE THE SITE OR SERVICE. Unless the Site or Service is separately referred to in these Terms, all references herein to the "Services" shall include both the Site and the Service.

Modification.

Statok-plan may change these Terms at any time by posting the changes on the Website and will use reasonable efforts to notify you of the changes. Such change will be effective immediately following the posting of the revised Terms and your continued use of the Services after we have posted changes to these Terms means that you agree to be bound by the changes, so please check the Terms posted on our Website regularly for any changes.

The Service

Statok-Plan service is a personal finance information management service that allows you to consolidate and track your financial information (hereinafter the "Service"). The Service is available online through the Website (and also through our software mobile application). The Service performs periodic scans of statements for credit card accounts, bank accounts, and other financial accounts specified by the user (the "User Accounts") to monitor for potentially unwanted and unauthorized charges such as hidden fees, billing errors, forgotten subscriptions, scams, and fraud.

Statok-Plan provides the Service as a tool to assist you in monitoring your User Accounts; however, Statok-Plan makes no guarantees that every questionable transaction will be

identified. You understand and agree that Statok-Plan is not responsible for the truthfulness of the information provided for you and do not warrant a successful result if you follow such information. You understand and agree that any instructions are provided for informational purposes. We strongly recommend you read the terms and conditions and privacy policy of each third-party provider that are enable for Statok-Plan service.

Our Service is not intended to provide any tax, legal, financial planning, insurance, accounting, investment, or any other kind of professional advice or services, and nothing on this website should be construed as an offer to sell, a solicitation of an offer to buy, or a recommendation for any purchase decision, security, insurance policy, or investment strategy. To make sure that any information or suggestions on this site fit your particular circumstances, you should consult with an appropriate tax or legal professional before taking action based on any suggestions or information on this site. Unless otherwise specified, you alone are solely responsible for determining whether any financial or insurance strategy, product, or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation. You agree to be solely responsible for your use of Services and any information available through Services. Without limiting the foregoing, no product or service offered or set forth on this website, nor any analysis, commentary, or otherwise (whether oral or written), provided in conjunction with the foregoing or our Services shall be deemed to constitute: (1) financial planning or investment advice under applicable state or federal law; or (2) any sort of transaction in securities for the account of others, including, but not limited to, any solicitation, negotiation or execution of the transaction. Neither we nor any of our representatives, sublicensees, or assigns shall be responsible for any purchases you make after using our Services tools and features to analyze your decision, investment decisions, or third-party damages or losses resulting from the use of such product(s) or service(s) or any information provided in conjunction with same. You also understand and agree that we are not (1) an "investment adviser" as such term is defined in the federal Investment Advisers Act of 1940, (2) a "broker", or (3) a "dealer", as such terms are defined under the federal Securities Exchange Act of 1934; or (4) any form of financial planning advisory service. We do not hold ourselves out in any communications as financial planners, investment advisers, brokers, or dealers.

Your Use of the Service.

General. You agree to the following in connection with your use of the Services:

You may not use the Services if you are under 18 years old or otherwise do not have the legal capacity to form a binding contract.

You agree to abide by all applicable laws, regulations, and rules in connection with your use of the Services.

You agree that you are solely responsible for all acts or omissions associated with your access and use of the Services and the access and use of the Services by anyone on your behalf.

In connection with your use of the Services, you will not:

- breach these Terms or any other applicable rules and instructions that Statok-Plan may convey with respect to the use of the Services;
- interfere with, disrupt, circumvent, or manipulate the functionality or operation of the Services;
- send automated or machine-generated search queries or use robots, crawlers or similar applications to collect or compile content from the Services;
- display the Services or any part thereof in an exposed or concealed frame, or link to elements on the Services, such as images and videos, independently from the web pages on which they originally appear; and/or
- impersonate any person or entity or make any false statement pertaining to your identity.

In connection with your use of the Services, you will not post, disseminate, transmit, or otherwise communicate through, or to the Services, or make available any User Submissions (defined below) or content on the Services, or when using the Services or any of the services therein, content which may reasonably be deemed as:

- Infringing or violating intellectual property rights of other parties, including patents, copyrights, trade secrets, and trademarks;

- identifying minors, their personal details or their address, and ways to contact them;
- software viruses, trojan horses, worms, vandals, spyware, and any other malicious code;
- encouraging, supporting, assisting, providing instructions, or advising in the committing of a criminal offense, under the applicable laws;
- constituting a violation of a person's right to privacy or right to publicity;
- prohibited by any applicable law, including court restraining orders, to be posted, published, disseminated, or otherwise made available to the public;
- threatening, abusive, harassing, defamatory, libelous, vulgar, obscene or racially, ethnically, or otherwise objectionable; and/or
- unsolicited commercial communications ('spam'), chain letters, or pyramid schemes.

Statok-Plan may remove or block access to the Services, or any part thereof, for any reason that Statok-Plan may consider to be justified in its sole discretion including, but not limited to:

- to prevent misuse of the Services;
- when Statok-Plan deems the use of the Services to be in breach of these Terms or a violation of any applicable law; or
- when your user account is terminated, either by yourself or by Statok-Plan.

Statok-Plan may also remove or block access to some of the information made available through the Services after a certain period. Consequently, you may not find content that you previously had access to through the Services. The Services do not operate as an archive or file storage service, and you are solely responsible for the backup of your content.

BY REGISTERING AND USING THE SERVICES YOU REPRESENT AND WARRANT THAT YOU ARE 18 YEARS OF AGE OR OLDER.

When you register with the Services, Statok-Plan will ask you to provide certain contact and personal details. Bear in mind that false, incorrect, or outdated information may prevent you from registering and impair Statok-Plan ability to provide you with the Services or to contact you. Statok-Plan will explicitly indicate the fields that are mandatory to complete. If you do not enter the requisite data in these fields, you will not be able to register. You agree we may use such information in accordance with our Privacy Policy.

When registering an account with Statok-Plan, you have two distinct registration methods: 1) As part of our user identity verification process, you are required to provide your email and password. Statok-Plan could send a verification code to your specified email, and you must enter the received code within the application. Access to the product is granted upon successful verification of the code. 2) Alternatively, you have the option to streamline your registration process by using your Apple, Google, or LinkedIn account for authentication. To log in, you must use your email address and password or also use your Apple, Google, or LinkedIn account for authentication. Alternatively, Statok-Plan may provide you with a password for accessing your Service account on the Website. Statok-Plan may also establish and require from time to time additional or different means of identification and authentication for logging in and accessing your account, or for accessing certain services on the Services.

You agree to maintain your login details in absolute confidentiality and refrain from disclosing them to others. Make sure that you change your password frequently and at least once every three months. You are fully accountable for any outcome that may result from your failure to provide true, accurate and complete details during the registration process, and for any use or misuse of your account on the Services because of compromising your details or conveying them to someone else or not keeping them secure and confidential. For our compliance purposes and to provide the Services to you, you hereby authorize us (or our third-party service providers) to obtain, verify, and record information and documentation that helps us verify your identity and bank account details. When you create your Statok-Plan Account and from time to time thereafter, we may require you to and you hereby agree to provide and/or confirm information and documentation that will allow us to identify you, such as:

- A copy of your government-issued photo ID, such as a passport or driver's license;
- A copy of a utility bill, bank statement, affidavit, or another bill, dated within 3 months of our request, with your name and street address on it; and
- Such other information and documentation that we may require from time to time.

It's important that you provide us with accurate, complete, and up-to-date information for your Statok-Plan Account and your bank account, and you agree to update such information, as needed, to keep it accurate, complete, and up to date. If you don't, we might have to suspend or terminate your Statok-Plan Account.

You may delete your account at any time, by using delete functionality form on Statok-Plan User Settings page or by contacting Statok-Plan by email at: [support@statok-plan.com](mailto:support@statok-plan.com). Statok-Plan may require you to verify your termination notice by sending Statok-Plan an additional termination request message, either by e-mail or through any other means, as a prerequisite for the termination of your account. Your account on the Services will be deleted after the user's confirmation on the specified delete form without any following your notification, and from that date of deletion, you will no longer be able to access your account and any data could not be restored. Deletion of your account also men the termination of any subscriptions that you are currently have. In case if current subscription is active, you will be unable to delete your Account till the subscription will not be ended, or you will not cancel it.