

TERMS AND CONDITIONS

Effective Date: January 8, 2026

Last Updated Date: January 8, 2026

These Terms and Conditions (the "Terms", "Agreement", or "Terms and Conditions") constitute a legally binding agreement between you (the "User", "you", or "your") and Vault IST DMCC, a limited liability company duly incorporated and registered under the laws of the United Arab Emirates with company number DMCC198149 and registered office at Unit No: AG- 13-H-F168, AG Tower, Plot No: JLT-PH1-I1A, Jumeirah Lakes Towers, Dubai, United Arab Emirates (the "Company", "Vault", "we", "us", or "our"). These Terms govern your access to and use of the Vault software application, website, platform, and all related services, features, content, and functionality (collectively, the "Services").

By creating an account, accessing, downloading, installing, or using any part of the Services, you acknowledge that you have read, understood, and agree to be bound by these Terms and all applicable laws and regulations. If you do not agree with any provision of these Terms, you must immediately cease all use of the Services and may not access or use the Services in any manner whatsoever.

BY USING THE SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS.

1. NATURE OF SERVICES AND RELATIONSHIP

1.1. Technology Provider Only. Vault is a technology company that provides software solutions and technical infrastructure. The Company operates exclusively as a software and technology platform provider and does not, under any circumstances, provide, offer, facilitate, or engage in the provision of payment services, money transmission services, virtual asset services, or any other regulated financial activities. Vault is not a bank, financial institution, payment service provider, money services business, virtual asset service provider, broker, dealer, or any other type of regulated entity in any jurisdiction. Vault does not receive, hold, safeguard, control, transmit, or manage user funds, digital assets, or financial instruments.

1.2. Third-Party Service Providers. All payment processing, virtual asset services, custody services, exchange services, card issuance, and any other regulated or financial activities that may be accessible through or in connection with the Services are provided exclusively by independent third-party service providers,

financial institutions, licensed entities, and partners (collectively, "Third-Party Providers" or "Partners"). These Third-Party Providers operate independently of Vault and maintain their own terms of service, privacy policies, fee structures, and operational procedures. Any Third-Party Services are provided under the terms and conditions of the relevant third-party provider. When you access or use such services, you enter into a separate and direct contractual relationship with the applicable provider. Vault is not a party to such arrangements. Your use of any services provided by Third-Party Providers is governed solely by your direct contractual relationship with such Third-Party Providers and their respective terms and conditions. You acknowledge that your use of any Third-Party Services is at your own discretion and risk. It is your responsibility to review and accept the applicable terms and policies of any third-party provider before using their services. Vault does not operate, manage, supervise, or control any Third-Party Services and makes no representations or warranties in relation to their availability, functionality, compliance, or performance. Vault does not endorse any Third-Party Services and shall not be responsible for any loss, damage, or dispute arising from your use of them.

1.3. No Agency or Fiduciary Relationship. Vault does not act as your agent, fiduciary, trustee, custodian, or representative in any capacity whatsoever. The Company does not hold, control, manage, or have access to any funds, assets, virtual currencies, or financial instruments on your behalf. No agency, partnership, joint venture, employment, or fiduciary relationship exists between you and Vault by virtue of these Terms or your use of the Services. Vault merely provides the technological infrastructure that may enable you to access services provided by Third-Party Providers.

1.4. Disclaimer of Liability for Third-Party Services. Vault expressly disclaims all responsibility, liability, and obligations relating to any services, products, or activities provided by Third-Party Providers. The Company makes no representations, warranties, or guarantees regarding the quality, reliability, availability, security, legality, or suitability of any Third-Party Provider or their services. Vault shall not be liable for any acts, omissions, errors, failures, delays, losses, damages, or disputes arising from or relating to Third-Party Providers or their services. You acknowledge and agree that your use of Third-Party Provider services is entirely at your own risk and subject to the terms and conditions established by such Third-Party Providers.

2. ELIGIBILITY AND ACCOUNT REGISTRATION

2.1. Age and Legal Capacity. To be eligible to use the Services, you must be at least eighteen (18) years of age or the age of legal majority in your jurisdiction of

residence, whichever is greater. You represent and warrant that you possess the legal capacity and authority to enter into these Terms and to form a binding contract under applicable law. If you are accessing or using the Services on behalf of a legal entity, you represent and warrant that you have the authority to bind such entity to these Terms, and references to "you" shall include such entity.

2.2. Jurisdictional Restrictions. The Services are not available to persons or entities located in, resident in, or subject to the jurisdiction of any country, territory, or region where the provision or use of the Services would violate applicable laws, regulations, or sanctions, or where Vault is not licensed or authorized to operate. You represent and warrant that you are not located in, resident in, or subject to the jurisdiction of any such restricted territory, and that you are not subject to any sanctions administered or enforced by any governmental authority. Vault reserves the right to restrict or deny access to the Services from any jurisdiction at its sole discretion.

2.3. Prohibited Persons. You are prohibited from using the Services if you have previously been suspended, banned, or had your account terminated by Vault for any reason, or if you have been convicted of or are under investigation for any criminal offense involving fraud, money laundering, terrorist financing, or any other financial crime. You represent and warrant that you are not engaged in and will not use the Services for any unlawful, fraudulent, or criminal activities.

2.4. Account Registration and Verification. In order to access certain features of the Services, you may be required to create an account by providing accurate, current, and complete information as requested during the registration process. You agree to maintain and promptly update your account information to ensure its accuracy and completeness at all times. You are solely responsible for maintaining the confidentiality and security of your account credentials, including your username, password, and any authentication methods. You agree to immediately notify Vault of any unauthorized access to or use of your account or any other breach of security.

2.5. Identity Verification and Compliance. Vault's Third-Party Providers may require you to complete identity verification procedures, including but not limited to Know Your Customer (KYC) and Anti-Money Laundering (AML) checks, before you can access certain features or services. Such verification may be conducted directly by Third-Party Providers or by Vault solely as a technical facilitator acting on their instructions and without assuming regulatory obligations. You agree to provide all information and documentation reasonably requested for such verification purposes, including government-issued identification documents, proof of address, source of funds documentation, and any other information

required to comply with applicable laws and regulations. Vault reserves the right to refuse service, suspend or terminate your account, or restrict your access to the Services if you fail to complete verification procedures or if Vault determines, in its sole discretion, that your use of the Services poses a legal, regulatory, or reputational risk.

3. USE OF THE SERVICES

3.1. License Grant. Subject to your compliance with these Terms, Vault grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to access and use the Services solely for your personal or internal business purposes in accordance with these Terms and all applicable laws and regulations. This license does not grant you any ownership rights in the Services or any intellectual property rights therein.

3.2. Acceptable Use. You agree to use the Services only for lawful purposes and in accordance with these Terms. You shall not use the Services in any manner that could damage, disable, overburden, impair, or interfere with the Services or any other party's use of the Services. You shall not attempt to gain unauthorized access to any portion of the Services, other accounts, computer systems, or networks connected to the Services through hacking, password mining, or any other means. You shall not use any automated means, including robots, spiders, scrapers, or data mining tools, to access, monitor, or copy any content or functionality of the Services without Vault's prior written consent.

3.3. Prohibited Activities. You expressly agree that you shall not, and shall not permit any third party to, engage in any of the following prohibited activities: using the Services for any illegal, fraudulent, or unauthorized purpose; violating any applicable local, national, or international law, regulation, or sanction; infringing upon or violating the intellectual property rights, privacy rights, or other rights of Vault or any third party; transmitting any viruses, malware, or other malicious code; interfering with or disrupting the integrity or performance of the Services or the data contained therein; attempting to decipher, decompile, disassemble, or reverse engineer any software or technology comprising or making up a part of the Services; impersonating any person or entity or falsely stating or misrepresenting your affiliation with any person or entity; engaging in any activity that could be construed as money laundering, terrorist financing, fraud, market manipulation, or any other financial crime; or using the Services to facilitate or promote any illegal or unauthorized activities.

3.4. User Content and Conduct. You are solely responsible for any data, information, content, or materials that you submit, upload, transmit, or otherwise

make available through the Services (collectively, "User Content"). You represent and warrant that you own or have the necessary rights, licenses, and permissions to provide such User Content and that your User Content does not violate any applicable laws or infringe upon the rights of any third party. You grant Vault a worldwide, non-exclusive, royalty-free, transferable, sublicensable license to use, reproduce, modify, adapt, publish, translate, distribute, and display your User Content solely for the purpose of providing and improving the Services.

4. FEES AND PAYMENTS

4.1. Service Fees. Vault may charge license fees for use, access to or use of certain features or functionalities of the Services. All applicable fees will be disclosed to you prior to your use of such features or functionalities. You agree to pay all fees associated with your use of the Services in accordance with the fee schedule and payment terms presented to you. Vault reserves the right to modify its fee structure at any time upon reasonable notice to you, and your continued use of the Services following such notice constitutes your acceptance of the modified fees.

4.2. Third-Party Fees. In addition to any fees charged by Vault, Third-Party Providers may charge their own fees for services they provide. You acknowledge and agree that you are solely responsible for all fees, charges, costs, and expenses imposed by Third-Party Providers, and that Vault has no control over and is not responsible for such third-party fees. You should review the fee schedules and terms of service of all Third-Party Providers before using their services.

4.3. Payment Authorization. By providing payment information to Vault or its payment processors, you authorize Vault to charge all fees incurred in connection with your use of the Services to the payment method you have designated. You represent and warrant that you have the legal right to use any payment method you provide and that the information you provide is accurate and complete. You agree to promptly update your payment information in the event of any changes.

4.4. No Refunds. Except as expressly provided in these Terms or as required by applicable law, all fees paid to Vault are non-refundable. Vault shall have no obligation to provide refunds or credits for any partial use of the Services, for any unused subscription periods, or for any reason whatsoever.

5. INTELLECTUAL PROPERTY RIGHTS

5.1. Ownership. The Services, including all software, applications, websites, platforms, content, features, functionality, designs, graphics, user interfaces, trademarks, logos, and all intellectual property rights therein, are and shall remain the exclusive property of Vault and its licensors. Nothing in these Terms shall be construed as transferring any ownership rights or intellectual property rights to you. All rights not expressly granted to you in these Terms are reserved by Vault.

5.2. Trademarks. All names, logos, product and service names, designs, and slogans appearing in the Services are the trademarks of their respective owners. You may not use such marks without the prior written permission.

5.3. Restrictions. You shall not copy, modify, create derivative works of, publicly display, publicly perform, republish, download, store, or transmit any material from the Services, except as incidentally necessary for your authorized use of the Services. You shall not remove, alter, or obscure any copyright, trademark, or other proprietary rights notices contained in or on the Services.

6. PRIVACY AND DATA PROTECTION

6.1. Privacy Policy. Your use of the Services is subject to Vault's Privacy Policy. The Privacy Policy describes how Vault collects, uses, stores, shares, and protects your personal information and data. By using the Services, you consent to the collection, use, and disclosure of your information in accordance with the Privacy Policy.

6.2. Data Security. While Vault implements reasonable security measures to protect your information and data, you acknowledge and agree that no method of transmission over the internet or method of electronic storage is completely secure. Vault cannot guarantee the absolute security of your information and shall not be liable for any unauthorized access to, disclosure of, or loss of your information resulting from circumstances beyond Vault's reasonable control.

6.3. Third-Party Data Practices. Third-Party Providers may collect, use, and share your information in accordance with their own privacy policies and data protection practices. Vault is not responsible for the privacy practices or data security measures of Third-Party Providers. You should review the privacy policies of all Third-Party Providers before using their services.

7. DISCLAIMERS OF WARRANTIES

7.1. "As Is" and "As Available" Basis. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, VAULT DISCLAIMS ALL WARRANTIES, EXPRESS, IMPLIED, OR STATUTORY, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, AND ANY WARRANTIES ARISING FROM COURSE OF DEALING, COURSE OF PERFORMANCE, OR USAGE OF TRADE.

7.2. No Warranty of Availability or Accuracy. VAULT DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, ERROR-FREE, OR FREE FROM VIRUSES OR OTHER HARMFUL COMPONENTS. VAULT DOES NOT WARRANT THAT ANY DEFECTS OR ERRORS WILL BE CORRECTED OR THAT THE SERVICES WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS. VAULT MAKES NO WARRANTIES OR REPRESENTATIONS REGARDING THE ACCURACY, COMPLETENESS, RELIABILITY, OR CURRENCY OF ANY CONTENT, INFORMATION, OR DATA PROVIDED THROUGH THE SERVICES.

7.3. No Financial or Investment Advice. VAULT DOES NOT PROVIDE FINANCIAL ADVICE, INVESTMENT ADVICE, TRADING ADVICE, TAX ADVICE, LEGAL ADVICE, OR ANY OTHER FORM OF PROFESSIONAL ADVICE. ANY INFORMATION, CONTENT, OR MATERIALS PROVIDED THROUGH THE SERVICES ARE FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS PROFESSIONAL ADVICE OF ANY KIND. YOU SHOULD CONSULT WITH QUALIFIED PROFESSIONALS, INCLUDING FINANCIAL ADVISORS, TAX ADVISORS, AND LEGAL COUNSEL, BEFORE MAKING ANY FINANCIAL, INVESTMENT, OR LEGAL DECISIONS.

7.4. Third-Party Disclaimer. VAULT MAKES NO REPRESENTATIONS, WARRANTIES, OR GUARANTEES REGARDING ANY THIRD-PARTY PROVIDERS, THEIR SERVICES, OR ANY PRODUCTS, CONTENT, OR INFORMATION PROVIDED BY THIRD PARTIES. YOUR USE OF THIRD-PARTY SERVICES IS ENTIRELY AT YOUR OWN RISK.

8. LIMITATION OF LIABILITY

8.1. Exclusion of Damages. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL VAULT, ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS,

OR LICENSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, REVENUE, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATING TO YOUR USE OF OR INABILITY TO USE THE SERVICES, EVEN IF VAULT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

8.2. Cap on Liability. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE TOTAL AGGREGATE LIABILITY OF VAULT, ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS, AND LICENSORS FOR ANY AND ALL CLAIMS ARISING OUT OF OR RELATING TO THESE TERMS OR YOUR USE OF THE SERVICES, WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR ANY OTHER LEGAL THEORY, SHALL NOT EXCEED ONE HUNDRED UNITED STATES DOLLARS (USD \$100.00) OR THE AMOUNT OF FEES YOU HAVE PAID TO VAULT IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO LIABILITY, WHICHEVER IS GREATER.

8.3. Basis of the Bargain. YOU ACKNOWLEDGE AND AGREE THAT THE DISCLAIMERS OF WARRANTIES AND LIMITATIONS OF LIABILITY SET FORTH IN THESE TERMS REFLECT A REASONABLE AND FAIR ALLOCATION OF RISK BETWEEN YOU AND VAULT AND FORM AN ESSENTIAL BASIS OF THE BARGAIN BETWEEN THE PARTIES. VAULT WOULD NOT BE ABLE TO PROVIDE THE SERVICES TO YOU ON AN ECONOMICALLY REASONABLE BASIS WITHOUT THESE LIMITATIONS.

8.4. Jurisdictional Limitations. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN WARRANTIES OR THE EXCLUSION OR LIMITATION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU. IN SUCH JURISDICTIONS, VAULT'S LIABILITY SHALL BE LIMITED TO THE GREATEST EXTENT PERMITTED BY LAW.

9. INDEMNIFICATION

9.1. Your Indemnification Obligations. You agree to indemnify, defend, and hold harmless Vault, its affiliates, subsidiaries, parent companies, and their respective directors, officers, employees, agents, partners, suppliers, licensors, and representatives from and against any and all claims, liabilities, damages, losses,

costs, expenses, and fees (including reasonable attorneys' fees and court costs) arising out of or relating to: (a) your use of or inability to use the Services; (b) your violation of these Terms or any applicable law or regulation; (c) your violation of any rights of any third party, including intellectual property rights, privacy rights, or proprietary rights; (d) your User Content or any content you submit, post, or transmit through the Services; (e) your use of Third-Party Provider services; (f) any fraudulent, negligent, or wrongful conduct by you; or (g) any breach of your representations and warranties set forth in these Terms.

9.2. Defense and Settlement. Vault reserves the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you shall cooperate fully with Vault in asserting any available defenses. You shall not settle any claim subject to this indemnification provision without Vault's prior written consent.

10. SUSPENSION AND TERMINATION

10.1. Suspension by Vault. Vault reserves the right, in its sole discretion and without prior notice or liability, to suspend or restrict your access to all or any part of the Services at any time and for any reason, including but not limited to: (a) your violation of these Terms; (b) your engagement in fraudulent, illegal, or suspicious activities; (c) requests from law enforcement or other governmental authorities; (d) technical or security issues; (e) extended periods of inactivity; (f) failure to complete identity verification procedures; or (g) any other reason that Vault deems necessary to protect the integrity, security, or reputation of the Services or to comply with applicable laws and regulations.

10.2. Termination by Vault. Vault may terminate your account and your access to the Services at any time, with or without cause, with or without notice, and with immediate effect. Upon termination, your right to use the Services shall immediately cease, and Vault may, without liability to you or any third party, immediately deactivate or delete your account and all associated data and files.

10.3. Termination by You. You may terminate your account and cease using the Services at any time by following the account closure procedures provided in the Services or by contacting Vault's customer support. You remain responsible for all fees, charges, and obligations incurred prior to the effective date of termination.

10.4. Effect of Termination. Upon termination of your account for any reason, all licenses and rights granted to you under these Terms shall immediately terminate. Sections of these Terms that by their nature should survive

termination shall survive, including but not limited to provisions relating to intellectual property rights, disclaimers of warranties, limitations of liability, indemnification, dispute resolution, and governing law.

10.5. No Liability for Termination. You agree that Vault shall not be liable to you or any third party for any suspension or termination of your account or access to the Services, regardless of the reason for such suspension or termination.

11. MODIFICATIONS TO THE SERVICES AND TERMS

11.1. Modifications to Services. Vault reserves the right to modify, suspend, discontinue, or terminate all or any part of the Services at any time, with or without notice, and without liability to you or any third party. Vault shall not be liable to you or any third party for any modification, suspension, or discontinuation of the Services.

11.2. Modifications to Terms. Vault reserves the right to modify, amend, or update these Terms at any time in its sole discretion. Vault will provide notice of material changes to these Terms by posting the updated Terms on the Services and updating the "Effective Date" at the top of these Terms, or by sending you notice through the Services or to the email address associated with your account. Your continued use of the Services following the posting of modified Terms constitutes your acceptance of such modifications. If you do not agree to the modified Terms, you must cease using the Services immediately.

11.3. Obligation to Review. You are responsible for regularly reviewing these Terms to stay informed of any updates or modifications. Your continued use of the Services after any modifications to these Terms shall constitute your acknowledgment and acceptance of the modified Terms.

12. DISPUTE RESOLUTION AND ARBITRATION

12.1. Informal Dispute Resolution. In the event of any dispute, controversy, or claim arising out of or relating to these Terms or your use of the Services (a "Dispute"), you agree to first attempt to resolve the Dispute informally by contacting Vault's customer support and providing a detailed description of the Dispute. Vault will attempt to resolve the Dispute through good faith negotiations. If the Dispute cannot be resolved informally within sixty (60) days of your initial contact, either party may initiate arbitration as set forth below.

12.2. Binding Arbitration. Any Dispute that cannot be resolved through informal dispute resolution shall be finally and exclusively resolved by binding arbitration administered by the Dubai International Arbitration Centre (DIAC) in accordance

with its arbitration rules in force at the time of commencement of the arbitration. The arbitration shall be conducted by a single arbitrator appointed in accordance with such rules. The seat of arbitration shall be the United Arab Emirates, and the language of the arbitration shall be English. The arbitrator's decision shall be final and binding upon the parties and may be entered as a judgment in any court of competent jurisdiction.

12.3. Waiver of Class Actions. YOU AND VAULT AGREE THAT EACH PARTY MAY BRING DISPUTES AGAINST THE OTHER PARTY ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING. UNLESS BOTH YOU AND VAULT AGREE OTHERWISE IN WRITING, THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CLASS, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING. YOU AND VAULT HEREBY WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

12.4. Exceptions to Arbitration. Notwithstanding the foregoing, either party may seek injunctive or other equitable relief in any court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation, or violation of a party's intellectual property rights or proprietary information.

12.5. Costs of Arbitration. Each party shall bear its own costs and expenses in connection with the arbitration, including attorneys' fees, except that the arbitrator may award costs and expenses, including reasonable attorneys' fees, to the prevailing party if permitted by applicable law and the arbitration rules.

13. GOVERNING LAW AND JURISDICTION

13.1. Governing Law. These Terms and any Dispute arising out of or relating to these Terms or your use of the Services shall be governed by and construed in accordance with the laws of the United Arab Emirates, without regard to its conflict of law principles. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly excluded.

13.2. Exclusive Jurisdiction. Subject to the arbitration provisions set forth in Section 12, you agree that any legal action or proceeding arising out of or relating to these Terms or your use of the Services shall be brought exclusively in the courts of the United Arab Emirates, and you hereby irrevocably consent to the personal jurisdiction and venue of such courts.

14. GENERAL PROVISIONS

14.1. Entire Agreement. These Terms, together with the Privacy Policy and any other legal notices or agreements published by Vault in connection with the Services, constitute the entire agreement between you and Vault regarding your use of the Services and supersede all prior or contemporaneous understandings, agreements, representations, and warranties, whether written or oral, regarding the subject matter hereof.

14.2. Severability. If any provision of these Terms is held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it valid, legal, and enforceable while preserving its intent, or if such modification is not possible, such provision shall be severed from these Terms. The invalidity, illegality, or unenforceability of any provision shall not affect the validity, legality, or enforceability of the remaining provisions, which shall remain in full force and effect.

14.3. Waiver. No waiver by Vault of any term or condition set forth in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition. Any failure by Vault to assert a right or provision

14.5. Force Majeure. Vault shall not be liable for any failure or delay in performing its obligations under these Terms to the extent such failure or delay is caused by circumstances beyond Vault's reasonable control, including but not limited to acts of God, natural disasters, war, terrorism, riots, embargoes, acts of civil or military authorities, fire, floods, accidents, pandemics, strikes, or shortages of transportation facilities, fuel, energy, labor, or materials.

14.7. Third-Party Beneficiaries. These Terms are for the sole benefit of you and Vault and are not intended to confer any third-party beneficiary rights upon any other person or entity, except that Third-Party Providers shall be deemed third-party beneficiaries of the provisions disclaiming Vault's liability for Third-Party Provider services.

14.8. Notices. All notices, requests, consents, claims, demands, waivers, and other communications required or permitted under these Terms shall be in writing and shall be deemed to have been duly given when delivered by email to the email address associated with your account or to Vault's designated email address as provided on the Services or any other contact details expressly

designated by Vault on the Services. Vault may also provide notices to you through the Services or by posting notices on the Services.

14.9. Language. These Terms have been prepared in the English language, and the English language version shall control in all respects. Any translation of these Terms into any other language is provided for convenience only, and in the event of any conflict or inconsistency, the English language version shall prevail.

14.10. Headings. The headings and captions used in these Terms are for convenience only and shall not affect the interpretation or construction of these Terms.

15. CONTACT INFORMATION

If you have any questions, concerns, or complaints regarding these Terms or the Services, please contact Vault at:

Vault IST DMCC

Unit No: AG- 13-H-F168, AG Tower, Plot No: JLT-PH1-I1A, Jumeirah Lakes Towers, Dubai, United Arab Emirates

Email: support@vault.ist