Terms of Use

Effective Date 25/10/2023

Welcome to the Website of **Primeon Payments Limited** (also referred to as "Company", "we", "our", or "us"). By accessing and using our website at <u>centaurum.com</u> (referred to as "our Website"), you agree to comply with and be bound by the following terms of use ("Terms"). Please read these Terms carefully. If you do not agree with any part of these Terms, you must not use our Website.

Acceptance of Terms

These Terms, along with any documents referenced within it, outline the terms and conditions governing the use of our Website. By using our Website, you confirm your acceptance of these Terms and agree to abide by them. These Terms and the Privacy Policy (together, the "Agreement") constitute a legally binding agreement between you and Primeon Payments Limited, so please read them carefully.

The information, material and content provided in the pages of the Website (the "Information") may be changed at any time without notice. Changes may be made to the Terms at any time without notice by updating this posting. You agree to review the Terms regularly and your continued access or use of the Website will mean that you agree to any changes.

Company Information

Primeon Payments Limited is a company with registered number of BC1446237 and registered address at 205-50 LONSDALE AVE NORTH VANCOUVER BC V6M 2E6 CANADA. Primeon Payments Limited operates the Website and is a registered company under the laws of Canada.

If you have any questions concerning the use of our Privacy Policy, Terms of Use or AML Policy, feel free to contact us or our support team via email: alx@centaurum.com

Services and Products

Our Website offers a range of services and products (collectively, referred to as the "Services") designed exclusively for corporate clients. Individual customers are not eligible for our Services. The Services available include, but are not limited to platform-specific optimization (it is possible to fine-tune the online services for each platform, ensuring that functionality is optimized according to the specific requirements of each user interface), transaction tracking, project set up (after thorough research and market analysis, creating a list of tasks and goals for the company project, ensuring alignment with market processes), and flexible payment integration (it is possible to create a unified integration system, allowing the clients to offer a spectrum of payment choices that meet their preferences).

Upon purchasing Services, the terms of our Merchant Services Agreement will govern the transaction.

Information Accuracy

The content on our Website serves as general information. While we strive to maintain accurate and current information, we do not guarantee the completeness, accuracy, reliability, or availability of the content, products, services, or related graphics on the website. Any reliance on this information is at your own discretion and risk.

Account Security and Viruses Protection

Maintaining the integrity and security of your account credentials is fundamental to safeguarding your personal information. Proper management of user identification codes and passwords helps prevent unauthorized access and protects against potential security breaches.

When provided with a user ID, password, or other security details, it is imperative to maintain confidentiality and not disclose these credentials to third parties. It is your responsibility to keep your account secured and to prevent leakage of confidential information or a password concerning your account to any third parties. We reserve the right to deactivate user codes or passwords if Terms of use are violated.

If there is any suspicion of unauthorized access to your account details, promptly notify us via email <u>alx@centaurum.com</u> with the subject line "Password issues".

It is your responsibility to ensure that your devices are protected with up-to-date virus protection software when accessing our Website. While we strive to maintain a secure platform, we cannot guarantee that our Website will always be free from bugs or viruses. You must not intentionally introduce any malicious software, such as viruses or trojans, to our Website. Unauthorized access attempts, including hacking or denial-of-service attacks, are strictly prohibited. Any breaches of these terms will be reported to the appropriate authorities, and your access to our website will be terminated immediately. Thank you for understanding and complying with these security measures to protect our Website and its users.

Limitation of Liability

At Primeon Payments Limited, we place utmost importance on transparency and fairness in our engagements with users. While we strive to provide accurate and dependable information on our Website, we cannot guarantee the absolute accuracy, reliability, or timeliness of all data presented. Therefore, any reliance you place on the information provided is done so at your own risk.

We expressly disclaim liability for any loss or damage incurred by users, whether directly or indirectly related to:

- Their use or inability to use our Website.
- Reliance on content displayed on our Website.
- Virus-related issues or cyberattacks impacting users' devices due to Website usage.
- Any losses arising from linked third-party websites.

Despite our best efforts, we cannot guarantee the perfect functioning of our Website, and we shall not be held liable for any errors, omissions, or disruptions. Our liability exclusions extend to shortcomings in our Website operation, whether due to our actions, affiliated entities, software providers, or service deliverers.

Nothing in these Terms of use limits or excludes our liability for personal injury resulting from negligence, fraud, or any other liability that cannot be restricted by Canadian laws. We exclude all conditions, warranties, or other terms that may apply to our Website or its content, whether expressed or implied, as permitted by law.

We are not liable for any loss or damage to users, whether in contract, negligence, or other circumstances, related to the use of our Website or reliance on its content. Users should also note that we are not responsible for specific losses such as profits, business interruption, or indirect damages. We do not accept liability for any harm caused by viruses or harmful material from our Website or linked sites. We, our affiliates, or agents are not liable for errors in Website operation or data availability.

If you need further clarifications, or you have any questions concerning the Terms, you can contact us at our email: alx@centaurum.com

Restricted Business Activities Policy

Primeon Payments Limited prohibits the use of its Services for the following activities:

- Pornography
- Adult content
- Content involving violence or perversions
- Drugs
- Weapons
- Activities that promote national and religious discord
- Tobacco products
- Medical products and medicines
- Infringement on copyright, including digital content, designer products, and counterfeit medicines
- Timeshares
- Replicas
- Exchange and sale of cryptocurrencies and other virtual currencies
- Deceptive activities towards buyers, such as goods with limited testing periods or fraudulent fundraising
- Goods or services banned from online sales, including waste from chemical weapons destruction, museum objects, precious stones, and more.

Indemnification

You agree to indemnify, defend, and hold harmless Primeon Payments Limited and its affiliates, officers, directors, employees, agents, and partners from any claims, liabilities, damages, costs, and expenses arising from your violation of these Terms or any activity related to your account.

Disclaimer

The information provided on this Website is not intended to serve as legal advice and should not be relied upon as a substitute for professional legal counsel. The content on this Website is for general informational purposes only and while we strive to ensure its accuracy, we make no warranty, express or implied, regarding its correctness. We do not accept any liability for errors or omissions in the information provided on this Website.

We shall not be held responsible for any damages, including but not limited to loss of business or profits, resulting from the use or inability to use this Website or any material contained within it. Some of the content on this site may have been created some time ago and may not be up to date.

Links to external websites are provided for convenience and informational purposes only. Primeon Payments Limited is not responsible for the content of any external sites linked to or from this Website, and we do not endorse or guarantee the accuracy, legality, or content of these external sites. Users should exercise caution when accessing external links and are responsible for their own use of external websites.

Ownership of Intellectual Property Rights

We hold all Intellectual Property Rights for our Website and its content. These works are safeguarded by copyright laws globally. All rights are reserved. You are permitted to print or download excerpts from our Website for personal use and share them within your organization. It is prohibited to alter any printed or downloaded materials or use visuals separately from text.

Proper acknowledgment of our authorship and that of any contributors is mandatory. Using our content for commercial purposes requires a license from us or our licensors. Violating these terms will result in immediate cessation of Website access, and you may be required to return or destroy any copied materials.

Thus, all Intellectual Property Rights on our Website and its content are owned by Primeon Payments Limited or its licensees. You may use extracts of our Website content for personal use only. Commercial use of our content requires a license from us.

Governing Law

By using our Website, you agree to submit to the jurisdiction of Canadian courts concerning any disputes related to these Website Terms of Use. In the event of any disagreements, you acknowledge and agree to the exclusive jurisdiction of the Canadian courts.

If any provision of these Terms is deemed unlawful, void, or ineffective, it will be considered separable and interpreted in alignment with relevant laws. This action will not impact the validity and enforceability of the remaining provisions. These Website Terms of Use are governed by and construed in accordance with Canadian laws.

Entire Agreement

These Terms of use, along with any referenced documents, constitute the entire agreement between you and Primeon Payments Limited regarding the use of our Website, superseding any prior agreements or understandings.

By continuing to use our Website, you acknowledge that you have read, understood, and agree to these terms of use. If you do not agree with any part of these terms, please refrain from using our Website.

Prime on Payments Limited reserves the right to terminate or suspend your access to our Website at any time for violation of these terms of use or any other reason deemed necessary by us.

Anti-Money Laundering Policy

At Primeon Payments Limited, we are dedicated to adhering to all anti-money laundering legal and regulatory requirements. We take our obligations seriously and have established a comprehensive Compliance, Anti-Money Laundering, Counter-Terrorist Financing, and Sanctions Policy to ensure full compliance.

We are committed to understanding and interpreting the legal and regulatory framework for antimoney laundering and counter-terrorist financing requirements. We also strive to adhere to industry best practices in AML/CTF procedures and employ a risk-based approach to mitigate the risk of being involved in money laundering or financing terrorism.

Our team is continuously working to design and implement robust systems and controls to prevent any misuse of our Services for illicit activities. By upholding these standards, we aim to maintain the integrity of our operations and protect our customers from financial crimes.

Privacy Policy

We are committed to handling your data securely and fairly. By providing us with your information, you consent to its storage, processing, and use in accordance with our Privacy Policy. An up-to-date version of the Privacy Policy is located and available Website. We may update our Privacy Policy from time to time.

Contact Information

For any inquiries or concerns regarding these Terms of use, please contact Primeon Payments Limited via our contact information:

Email: alx@centaurum.com