



# QUOSIOM

## Referrals Program Terms and Conditions

### 1. Introduction

Welcome to Quosiom Referrals Program. By participating in our Referrals Program, you agree to comply with and be bound by the Terms and Conditions contained herein. Please review these terms carefully. Registering / Log-in to your account shall be deemed as acceptance of these Terms and Conditions.

### 2. Definitions

- a. Corporates: Refers to the Quosiom end-users who are an entity (non-individuals) who sign up for using the software/website ([www.quosiom.com](http://www.quosiom.com)).
- b. Referral Users: Refers to the users who sign up as Referral Users/Referrers of the Software/Website.
- c. Website: Refers to [www.quosiom.com](http://www.quosiom.com).

### 3. Eligibility

- The Referral Program is open to individuals who are at least 18 years old.
- Participants must have an active account with Quosiom's Referral Program.
- Participants must have payment mode supported for their Country. Supported Payments mode can be seen in the 'Profiles' section after Registration.
- Participants must not be legally barred from receiving Referral Payments. E.g. A Govt. Official/Private Company Employee who is not allowed to take referral payments; is also barred to Register as a Referral User. This eligibility is on a 'self-declaration' basis; therefore we/Website shall not be responsible for wrong declarations. Any disputes arising from such illegal declaration shall solely be the responsibility of the Referral User and we/Website shall be indemnified against any liability arising out of such wrongful declaration.

#### 4. How to Earn

- To Start Earning, the User must log on to your account and generate a Coupon.
- The Coupon must be shared with the prospective Quosiom Corporate Customer.
- Depending on the Coupon Type (E.g. Registration / Discount), the Benefit shall be applied to the Referral User's account. The exact benefits of the Coupon shall be mentioned at the time of Coupon Generation.
- It is very important that the Corporate Customer applies the Coupon while Registering / Re-Charging. If the Coupon is not applied, no benefits shall be passed on to the Referral User.

#### 5. Referral Rewards

*\*IMPORTANT\**

- The benefit time of the Reward starts from the Coupon Generation Date. E.g. If a coupon is generated on 1<sup>st</sup> January 2024 and carries a reward for 1 year; but used by a Corporate on 1<sup>st</sup> June 2024, the effective Referral benefit earned by the Referral User shall only be counted for 6 months (from June to December) since the Coupon generated in January, for 1 year, shall expire in December.
- Therefore, it is *\*strongly\** recommended that the Referral User generates the Coupon and makes sure it is used within 15 days of generation for full benefits.
- In Case the Coupon is not used by the Corporate while Registering or Recharging his account, no rewards would be earned by the Referral User.

#### 6. Restrictions

- Referral Users are not an employee or an agent of the Website / PMGA Tech LLP. They are an independent party having no connection from either PMGA Tech LLP or Quosiom apart from referring the Website and earning Rewards.
- Referral Users shall in NO CIRCUMSTANCES project themselves to be an employee / agent of the Website and/or PMGA Tech LLP.
- Any information that the Referral User views in his/her/their account is solely for their own consumption and they explicitly agree not to share any information received with any third-party.
- The Referral User must adhere to the Privacy Policy of Quosiom.com at all times.
- The Referral User may not refer himself/herself or create multiple accounts to participate in the Referral Program.
- Referrals must be made in good faith and for lawful purposes.
- PMGA Tech LLP / Quosiom.com reserves the right to disqualify any participant who violates these terms or engages in fraudulent activity.
- Rewards earned shall be settled bi-annually. However, Quosiom.com reserves the right to settle the rewards early (E.g. Quarterly). Referral Users shall ensure their

Payment details are correctly entered before the settlement day. Failure to provide details will result in non-payment of reward and Quosiom.com in such cases to settle the same in next payment cycle. In case of multiple failures due to non-provision of information, the Rewards shall be deemed as 'expired' or 'cancelled' and the Referral User shall lose all his/her/their rights w.r.t the Rewards earned.

- Rewards shall be held for 120 days before release. Once the hold is over, the Rewards shall be settled in the next upcoming payment cycle. The payment shall only be made on the settlement date. E.g. Rewards Earned in January may be paid in July but Rewards earned in May might be paid in December since 120 days would not have passed till July Payment Date.
- The Referral User does not have the right to claim the Rewards mid-cycle.
- The minimum payment threshold shall be INR 1,000/- in case of Indian Citizens and GBP 10 (or equivalent) in case of other Countries. Quosiom reserves the right to make payments below the threshold levels.
- In case the payment due does not reach in the current payment cycle, it shall be considered in the next cycle.
- The Rewards are claimable only by the Referral User and they shall not be transferred to anybody else under any circumstances.

## **7. Fraudulent Activity**

- Any fraudulent activity or abuse of the Program may result in disqualification and the forfeiture of any rewards.
- Quosiom/PMGA Tech LLP reserves the right to investigate and terminate any accounts suspected of fraudulent behavior.
- To protect Quosiom from risk of liability, Quosiom may restrict access to your credits in your Quosiom account.

## **8. Termination and Changes**

- PMGA Tech LLP/ Quosiom.com reserves the right to modify or terminate the Referral Program at any time without prior notice.
- Any changes to the referral program will be posted on our website. Continued participation in the Referral Program after any such changes shall constitute your consent to such changes.
- Changes will be effective immediately upon posting on the Website.

## **9. Limitation of Liability**

- Quosiom.com/PMGA Tech LLP will not be liable for any indirect, incidental, special, or consequential damages arising out of or in connection with the referral program.
- Quosiom.com/PMGA Tech LLP makes no warranties or representations, express or implied, regarding the Referral Program or any rewards provided.

- In case of any disputes, the maximum liability of Quosiom.com/PMGA Tech LLP to the Referral User or to any third party is limited to the greatest of (a) the amount of fees in dispute, not to exceed the total fees you paid to us in the 30 days prior to the action giving rise to the liability, or (b) INR 1000.

## **10. Authorization to Contact You; Recording Calls; Analyzing Message Content**

Quosiom may contact you using autodialed or prerecorded calls and text messages, at any telephone number that you have provided us, to: (i) notify you regarding your account; (ii) troubleshoot problems with your account; (iii) resolve a dispute; (iv) collect a debt; (v) poll your opinions through surveys or questionnaires; or (vi) as otherwise necessary to service your account or enforce this Agreement, our policies, applicable law, or any other agreement we may have with you. Quosiom may also contact you using autodialed or prerecorded calls and text messages for marketing purposes (e.g., offers and promotions), if you consent to such communications. Our collection, use, disclosure, retention, and protection of your personal information is governed by our User Privacy Policy. As described in our User Privacy Notice, Quosiom may collect other telephone numbers for you and may place manual non-marketing calls to any of those numbers and autodialed non-marketing calls to any landline. Standard telephone minute and text charges may apply and may include overage fees if you have exceeded your plan limits. You may change your marketing communications preference for calls at any time, including through the Communication Preferences section of your My Quosiom. You may also opt-out of a specific text marketing campaign by replying "STOP" to such marketing text message.

Quosiom may share your telephone number with its authorized service providers as stated in our User Privacy Policy. These service providers may contact you using autodialed or prerecorded calls and text messages, only as authorized by Quosiom to carry out the purposes identified above.

Quosiom may, without further notice or warning and in its discretion, monitor or record telephone conversations you or anyone acting on your behalf has with Quosiom or its agents for quality control and training purposes, or for its own protection.

Quosiom's automated systems scan and analyze the contents of every message sent through its messaging platforms (including but not limited to chat and email channels), including messages between users, to: (i) detect and prevent fraudulent activity or violations of Quosiom's User Agreement, including the incorporated terms, notices, rules, and policies and (ii) provide and improve our Services. This may result in a manual review of messages sent through our messaging tools. This scanning and analysis may occur before, during, or after the message is sent, or while in storage, and may result in your message being delayed or withheld. Quosiom may store message contents, including to conduct this scanning and analysis.

## **11. Additional Terms**

### **Privacy of Others; Marketing**

If Quosiom provides you with information about another user, you agree you will use the information only for the purposes that it is provided to you. You may not disclose or distribute a user's information to a third party for purposes unrelated to our Services. Additionally, you may only send marketing communications to users who have consented to receive them in accordance with applicable laws, and only using Quosiom Services.

### **Refunds**

The Referral User may, at his wish, generate Referral or Discount coupons which are paid. Coupons once generated shall be considered service rendered and under no circumstances shall the payment be refunded.

### **Recommendations**

Quosiom may offer personalized recommendations to you to provide a relevant and engaging experience. These recommendations may consider data related to your Quosiom activity, the item, and seasonality, among other factors.

## **12. Disclaimer of Warranties; Limitation of Liability**

We try to keep our Services safe, secure, and functioning properly, but we cannot guarantee the continuous operation of or access to our Services. Functionality in Quosiom's applications may not occur in real time. Such functionality is subject to delays beyond Quosiom's control.

YOU AGREE THAT YOU ARE MAKING USE OF OUR SERVICES AT YOUR OWN RISK, AND THAT THEY ARE BEING PROVIDED TO YOU ON AN "AS IS" AND "AS AVAILABLE" BASIS. ACCORDINGLY, TO THE EXTENT PERMITTED BY APPLICABLE LAW, WE EXCLUDE ALL EXPRESS OR IMPLIED WARRANTIES, TERMS AND CONDITIONS INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

IN ADDITION, TO THE EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL QUOSIOM (INCLUDING OUR PARENT, SUBSIDIARIES, AND AFFILIATES, AND OUR AND THEIR OFFICERS, DIRECTORS, AGENTS, AND EMPLOYEES) BE LIABLE TO YOU OR ANY THIRD PARTY UNDER ANY CLAIM AT LAW OR IN EQUITY FOR ANY CONSEQUENTIAL DAMAGES OR LOSSES (INCLUDING, BUT NOT LIMITED TO, LOSS OF MONEY, GOODWILL OR REPUTATION, PROFITS, OTHER INTANGIBLE LOSSES, OR

ANY SPECIAL, INDIRECT, OR CONSEQUENTIAL DAMAGES), AND ALL SUCH DAMAGES OR LOSSES ARE EXPRESSLY EXCLUDED BY THIS AGREEMENT WHETHER OR NOT THEY WERE FORESEEABLE OR QUOSIOM WAS ADVISED OF SUCH DAMAGES OR LOSSES. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, WE (INCLUDING OUR PARENT, SUBSIDIARIES, AND AFFILIATES, AND OUR AND THEIR OFFICERS, DIRECTORS, AGENTS, AND EMPLOYEES) ARE NOT LIABLE, AND YOU AGREE NOT TO HOLD US RESPONSIBLE, FOR ANY DAMAGES OR LOSSES (INCLUDING, BUT NOT LIMITED TO, LOSS OF MONEY, GOODWILL OR REPUTATION, PROFITS, OTHER INTANGIBLE LOSSES, OR ANY SPECIAL, INDIRECT, OR CONSEQUENTIAL DAMAGES) RESULTING DIRECTLY OR INDIRECTLY FROM:

- the content you provide (directly or indirectly) using our Services;
- your use of or your inability to use our Services;
- delays or disruptions in our Services;
- viruses or other malicious software obtained by accessing or linking to our Services;
- glitches, bugs, errors, or inaccuracies of any kind in our Services;
- damage to your hardware device from the use of any Quosiom Service;
- the content, actions, or inactions of third parties, including items listed using our Services or the destruction of allegedly fake items;
- a suspension or other action taken with respect to your account or breach of the Using Quosiom section above;
- the duration or manner in which your listings appear in search results as set out in the Listing Conditions section above; or
- your need to modify practices, content, or behavior, or your loss of or inability to do business, as a result of changes to this Agreement or our policies.

Regardless of the previous paragraphs, if we are found to be liable, our liability to you or to any third party is limited to the greatest of (a) the amount of fees in dispute, not to exceed the total fees you paid to us in the 30 days prior to the action giving rise to the liability, or (b) INR 1000.

### **13. Release**

If you have a dispute with one or more users, you release us (and our affiliates and subsidiaries, and our and their respective officers, directors, employees, and agents) from claims, demands, and damages (actual and consequential) 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 only those claims which you may know or suspect to exist in your favor at the time of agreeing to this release.**

### **14. Indemnity**

You will indemnify and hold us (including our affiliates and subsidiaries, as well as our and their respective officers, directors, employees, and agents) harmless from any claim or demand, including reasonable legal fees, made by any third party due to or arising out of your breach of this Agreement, your improper use of our Services or your breach of any law or the rights of a third party.

### **15. Legal Disputes**

**PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR RIGHTS AND WILL HAVE A SUBSTANTIAL IMPACT ON HOW CLAIMS YOU AND QUOSIOM HAVE AGAINST EACH OTHER ARE RESOLVED.**

**In this Legal Disputes section, the term "related third parties" includes your and Quosiom's respective affiliates, subsidiaries, parent companies, predecessors, successors, assigns, as well as your, Quosiom's, and these entities' respective employees and agents.**

**You and Quosiom each agree that any and all claims or disputes at law or equity that has arisen, or may arise, between you and Quosiom (or any related third parties) that relate in any way to or arise out of this or previous versions of this Agreement, your use of or access to the Services, the actions of Quosiom or its agents, or any products or services sold, offered, or purchased through the Services, will be resolved in accordance with the provisions set forth in this Legal Disputes section.**

#### **A. Applicable Law**

You agree that, except to the extent inconsistent with or preempted by federal law, the laws of India, without regard to principles of conflict of laws, will govern this Agreement and any claim or dispute that has arisen or may arise between you and Quosiom, except as otherwise stated in this Agreement.

## **B. Agreement to Arbitrate**

**You and Quosiom each agree that any and all disputes or claims that have arisen, or may arise, between you and Quosiom (or any related third parties) that relate in any way to or arise out of this or previous versions of the Agreement, your use of or access to our Services, the actions of Quosiom or its agents, or any products or services sold, offered, or purchased through our Services shall be resolved exclusively through final and binding arbitration, rather than in court, subject to any exemptions listed in this section.**

**The Indian Arbitration & Conciliation Act ("ACA") without regard to principles of conflict of laws govern the interpretation and enforcement of this Agreement to Arbitrate.**

### **1. Exemption - Small Claims Court Claims**

Notwithstanding the parties' agreement to resolve all disputes through arbitration, either party may seek relief in a civil court in India for disputes or claims valued at under INR 5000 and on an individual (non-class) basis only. If a party initiates an arbitration asserting a claim that falls within the jurisdiction of a civil court, the other party may, in its discretion, require that the arbitration demand be withdrawn and that the claim be filed in civil court.

Any dispute about whether a claim falls within any given civil court's jurisdiction will be resolved by that court, not by an arbitrator. In the event of any such jurisdictional dispute, the arbitration proceeding will remain closed unless and until the civil court issues a decision that the claim should proceed in arbitration.

### **2. Prohibition of Class and Representative Actions and Non-Individualized Relief**

**YOU AND QUOSIOM AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, OR REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL ACTION OR PROCEEDING. UNLESS BOTH YOU AND QUOSIOM AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON'S OR PARTY'S CLAIMS, AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, CLASS, OR PRIVATE ATTORNEY GENERAL ACTION OR PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF SOUGHT BY THAT PARTY'S INDIVIDUAL CLAIM(S). ANY RELIEF AWARDED CANNOT BE GRANTED TO OR AFFECT OTHER USERS.** If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular claim or a particular request for a remedy (such as a



request for injunctive relief), then that claim or that remedy request (and only that claim or that remedy request) must be severed from the arbitration and may be brought in court (pursuant to Section 15.C below), subject to your and Quosiom's right to appeal the court's decision. All other claims will be arbitrated.

### 3. Arbitration Procedures

Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, and court review of an arbitration award is very limited. However, an arbitrator can award the same damages and relief on an individualized basis that a court can award to an individual. An arbitrator will apply the terms of the User Agreement as a court would. All issues are for the arbitrator to decide, except those issues relating to arbitrability, the scope or enforceability of this Agreement to Arbitrate, or the interpretation of Section 2 of this Agreement to Arbitrate ("Prohibition of Class and Representative Actions and Non-Individualized Relief"), shall be for a court of competent jurisdiction to decide as set forth under Section 15.C below.

The arbitration will be administered by the Delhi International Arbitration Center ("DIAC") under its rules and procedures (as applicable), as modified by this Agreement to Arbitrate. Absent mutual written agreement of the parties, the DIAC shall decide which DIAC rules apply to the arbitration. In the event that the DIAC is unavailable to administer the arbitration, another administrator will be selected by the parties or, if the parties cannot reach agreement, the court (pursuant to Section 15.C below) shall select the administrator.

A party who intends to seek arbitration must first send to the other, by certified mail, a valid Notice of Dispute ("Notice"). The Notice to Quosiom must be sent to Quosiom ***notice@quosiom.com***, Attn: Litigation Department, Re: Notice of Dispute, **(Suite# 1133, A-19, Ground Floor, FIEE Complex, Okhla Phase 2, New Delhi 110020)**. Quosiom will send any Notice to you to the physical address we have on file associated with your Quosiom account; it is your responsibility to keep your physical address up to date. To be valid, you must personally sign the Notice and complete all information on the Notice form, including a description of the nature and basis of the claims you are asserting, the specific relief sought, and the email address and phone number associated with your account.

If you and Quosiom are unable to resolve the claims described in a valid Notice within 30 days after Quosiom receives that Notice, you or Quosiom may initiate arbitration or small claims proceedings. In addition to filing a claim with the DIAC in accordance with its rules and procedures, the party initiating the arbitration must mail a copy of the completed form to the opposing party. You may send a copy to

Quosiom at the following address: **Quosiom, PMGA Tech, Suite# 1133, A-19, Ground Floor, FIEE Complex, Okhla Phase 2, New Delhi 110020**. In the event Quosiom initiates an arbitration against you, it will send a copy of the completed form to the physical address we have on file associated with your Quosiom account; it is your responsibility to keep your physical address up to date. Any settlement offer made by you or Quosiom shall not be disclosed to the arbitrator.

The arbitration hearing shall be held New Delhi, India. Where no disclosed claims or counterclaims exceed INR 1,00,000/-, the dispute shall be resolved by the submission of documents only, subject to the arbitrator's discretion to require an in-person hearing, if the circumstances warrant. In cases where an in-person hearing is held, you and/or Quosiom may attend remotely, unless the arbitrator requires otherwise. The language of the arbitration will be English.

The arbitrator will decide the substance of all claims in accordance with applicable law, including recognized principles of equity, and will honor all claims of privilege recognized by law. The arbitrator shall not be bound by rulings in prior arbitrations involving different users, but shall be bound by rulings in prior arbitrations involving the same Quosiom user to the extent required by applicable law. The arbitrator's award shall be final and binding, and judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.

#### **4. Costs of Arbitration**

Payment of all filing, administration and arbitrator fees will be governed by the DIAC's rules, unless otherwise stated in this Agreement to Arbitrate.

#### **5. Severability**

With the exception of any of the provisions in Section 2 of this Agreement to Arbitrate ("Prohibition of Class and Representative Actions and Non-Individualized Relief"), if an arbitrator or court decides that any part of this Agreement to Arbitrate is invalid or unenforceable, the other parts of this Agreement to Arbitrate shall still apply.

#### **6. Opt-Out Procedure**

**IF YOU ARE A NEW USER OF OUR SERVICES, YOU CAN CHOOSE TO REJECT THIS AGREEMENT TO ARBITRATE ("OPT-OUT") BY MAILING US A WRITTEN OPT-OUT NOTICE ("OPT-OUT NOTICE"). THE OPT-OUT NOTICE MUST BE POSTMARKED NO LATER THAN 3 DAYS AFTER THE DATE YOU ACCEPT THE AGREEMENT FOR THE FIRST TIME. YOU MUST MAIL THE OPT-OUT NOTICE TO QUOSIOM, PMGA TECH Suite# 1133, A-19, Ground Floor, FIEE Complex, Okhla Phase 2, New Delhi 110020., ATTN: LITIGATION DEPARTMENT, RE: OPT-OUT NOTICE, Suite# 1133, A-19, Ground Floor, FIEE Complex, Okhla Phase 2, New Delhi 110020.**

You must sign the Opt-Out Notice for it to be effective. This procedure is the only way you can opt out of the Agreement to Arbitrate. If you opt out of the Agreement to Arbitrate, all other parts of this Agreement and its Legal Disputes section will continue to apply to you. Opting out of this Agreement to Arbitrate has no effect on any previous, other, or future arbitration agreements that you may have with us.

#### **7. Future Amendments to the Agreement to Arbitrate**

Notwithstanding any provision in the Agreement to the contrary, you and we agree that if we make any amendment to this Agreement to Arbitrate (other than an amendment to any notice address or site link provided herein) in the future, that amendment shall not apply to any claim that was filed in a legal proceeding against Quosiom prior to the effective date of the amendment. The amendment shall apply to all other disputes or claims governed by the Agreement to Arbitrate that have arisen or may arise between you and Quosiom. We will notify you of amendments to this Agreement to Arbitrate by posting the amended terms on [www.Quosiom.com](http://www.Quosiom.com) at least 30 days before the effective date of the amendments. If you do not agree to these amended terms, you may close your account within the 30-day period and you will not be bound by the amended terms.

### **C. Judicial Forum for Legal Disputes**

If the Agreement to Arbitrate above is found not to apply to you or to a particular claim or dispute, either as a result of your decision to opt out of the Agreement to Arbitrate or as a result of a decision by the arbitrator or a court order, you agree that any claim or dispute between you and Quosiom will be resolved exclusively by a civil court located in New Delhi, India. You and Quosiom agree to submit exclusively to the personal jurisdiction of the courts located within New Delhi, India for the purpose of litigating all such claims, disputes, or matters.

### **16. General**

Except as otherwise provided in this Agreement, if any provision of this Agreement is held to be invalid, void or for any reason unenforceable, such provision shall be struck out and shall not affect the validity and enforceability of the remaining provisions. In our sole discretion, we may assign this Agreement, and in such event, we will post notice on [www.quosiom.com](http://www.quosiom.com).

Headings are for reference purposes only and do not limit the scope or extent of such section. Our failure to act with respect to a breach by you or others does not waive our right to act with respect to subsequent or similar breaches. We do not guarantee we will take action against all breaches of this Agreement.

We may amend this Agreement at any time by posting the amended terms on [www.quosiom.com](http://www.quosiom.com). Our right to amend the Agreement includes the right to modify, add to, or remove terms in the Agreement. We reserve the right to change this agreement without prior notice. Once the terms are posted on our website, it shall be considered applicable. Your continued access or use of our Services constitutes your acceptance of the amended terms. We may also ask you to acknowledge your acceptance of the Agreement through an electronic click-through.

Without limiting Quosiom's ability to refuse, modify, or terminate all or part of our Services, Quosiom may also terminate this Agreement with anyone at any time for any reason, at our sole discretion, without giving notice of such termination.

The policies and terms posted on our Services may be changed from time to time. Changes take effect when we post them on the Quosiom Website.

If you create or use an account on behalf of a business entity, you represent that you are authorized to act on behalf of such business and bind the business to this Agreement. Such account is owned and controlled by the business entity. No agency, partnership, joint venture, employee-employer or franchiser-franchisee relationship is intended or created by this Agreement.

The Agreement and all terms and policies posted through our Services set forth the entire understanding and agreement between you and Quosiom, and supersede all prior understandings and agreements of the parties.

The following sections survive any termination of this Agreement: Fees and Taxes, Content, Holds and Restricted Funds, Additional Terms, Payment Services, Disclaimer of Warranties; Limitation of Liability; Release, Indemnity, Legal Disputes, and General.

## **17. Contact Information**

- If you have any questions or concerns about these terms and conditions, please contact us at [notice@quosiom.com](mailto:notice@quosiom.com).