

## **Terms and Conditions of Use of the [IPMB.com](http://www.ipmb.com) Website**

### **Terms of Use**

These terms tell you the rules for using our website [www.ipmb.com](http://www.ipmb.com), the “Website”. The Website is operated by International Precious Metals Limited, “the Company”. We are registered in the Republic of Cyprus under company number HE 360327 and have our registered office at 9 Lambousa Street, Lambousis, Nicosia 1095, Cyprus. To contact us, please email [info@ipmb.com](mailto:info@ipmb.com).

### **By using the Website you accept these terms**

By using the Website, you confirm that you accept these terms of use and that you agree to comply with them.

If you do not agree to these terms, you must not use the Website.

We recommend that you print a copy of these terms for future reference.

### **Other terms that may apply to you**

These terms of use refer to the following additional terms, which also apply to your use of our

Website:

- Our [Privacy Policy](#) which sets out information about the processing of your personal data.
- Our [Acceptable Use Policy](#) sets out the permitted uses and prohibited uses of our Services, including our Website.
- Our [Cookie Policy](#) which sets out information about the cookies on our website.

If you purchase any of our services or products, the applicable Terms of Service will apply.

### **We may make changes to these terms**

We amend these terms from time to time. Every time you wish to use the Website, please check these terms to ensure you understand the terms that apply at that time.

### **We may make changes to the Website**

We may update and change the Website from time to time to reflect changes to our products, our users' needs, our business priorities, changes in local and international law and regulation or for any other reason. We will try to give you reasonable notice of major changes.

### **We may suspend or withdraw our Website**

Our Website is made available free of charge.

We do not guarantee that our Website, or any content on it, will always be available or be uninterrupted. We may suspend, withdraw or restrict the availability of all or any part of our Website for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal.

You are also responsible for ensuring that all persons who access our Website through your internet connection are aware of these terms of use and other applicable terms and conditions and that they comply with them.

### **We may transfer this agreement to someone else**

We may transfer our rights and obligations under these terms to another organization. We will always tell you in writing if this happens and we will ensure that the transfer will not affect your rights under the contract.

### **You must keep your account details safe**

If you choose, or you are provided with, a user identification code, password or any other piece of information as part of our security procedures, you must treat such information as confidential. You must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our reasonable opinion, you have failed to comply with any of the provisions of these terms of use.

If you know or suspect that anyone other than you knows your user identification code or password, you must promptly notify us at [info@ipmb.com](mailto:info@ipmb.com).

### **Intellectual property information**

We are the owner or the licensee of all intellectual property rights in our Website and in the material published on it. Those works are protected by copyright and trademark laws and treaties around the world. All such rights are reserved.

You may print off one copy and may download extracts, of any page from our Website for your personal use. You may draw the attention of others within your organisation to content posted on our Website.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

Our status and that of any identified contributors as the authors of content on our Website must always be acknowledged.

You must not use any part of the content on our Website for commercial purposes without obtaining a license to do so from us or our licensors. If you print off, copy, download, share or repost any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

### **Do not rely on the information on the Website**

The content on our Website is provided for general information only and is provided to the best of our abilities to be factual, timely and correct. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our Website.

Although we make reasonable efforts to update the information on our Website, we make no representations, warranties or guarantees, whether express or implied, that the content on our Website is accurate, complete or up to date.

### **We are not responsible for sites we link to**

Where our Website contains links to other sites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or information you may obtain from them. We have no control over the contents of those sites or resources.

### **Our responsibility for loss or damage suffered by you**

- We do not exclude or limit in any way our liability to you where it would be unlawful to do so.
- We exclude all implied conditions, warranties, representations or other terms that may apply to our site or any content on it.
- We will not be liable to you for any loss or damage, whatsoever, even if foreseeable, arising under or in connection with:
  - use of, or inability to use, our site; or
  - use of or reliance on any content displayed on our site.
  -
- In particular, we will not be liable for:
  - loss of profits, sales, business, or revenue;
  - business interruption;

- loss of anticipated savings;
- loss of business opportunity, goodwill or reputation; or any indirect or consequential loss or damage.

### **How we may use your personal information**

We will only use your personal information as set out in our [Privacy Policy](#).

We are not responsible for viruses, and you must not introduce them

We do not guarantee that our site will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programmes and platform to access our site. You should use your own virus protection software.

You must not misuse our site by knowingly introducing viruses, trojans, worms, logic bombs or other material that is malicious or technologically harmful. You must not attempt to gain unauthorised access to our site, the server on which our site is stored or any server, computer or database connected to our site. You must not attack our site. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our site will cease immediately.

### **Rules about linking to our Website**

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it.

You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

You must not establish a link to our site on any website that is not owned by you.

Our site must not be framed on any other site, nor may you create a link to any part of our site other than the home page.

We reserve the right to withdraw linking permission without notice.

If you wish to link to or make any use of content on our site other than that set out above, please contact [info@ipmb.com](mailto:info@ipmb.com).

### **Which country's laws apply to any disputes?**

These terms and the other applicable terms, the subject matter and the formation of the relevant terms are governed by the laws of the Republic of Cyprus. You and we both agree that the courts of the Republic of Cyprus will have exclusive jurisdiction regarding any disputes whatsoever.

## Privacy Policy

### **Privacy Policy**

This privacy policy (“Policy”) describes how International Precious Metals Limited, the IPMB Ecosystem and its Website [www.ipmb.com](http://www.ipmb.com), “Company”, “we”, “our”, or “us”, collects, uses, shares and stores personal data. This Policy applies to the site [www.ipmb.com](http://www.ipmb.com), applications, products, and services and any other sites or applications, products and services that link to the site (collectively, “Services”). By using the Services, you understand and agree that we will collect, process, and use your personal data as described in this Policy.

It is important that you read this Policy together with any other privacy policy or fair processing policy we may provide on specific occasions when we are collecting or processing data about you so that you are fully aware of how and why we are using your data.

This Policy supplements other notices and privacy policies and is not intended to override them.

### **Who we are and contact details**

The Company is the controller and responsible for your personal data. In some cases, we may process your personal data based on an agreement with a third party; in those cases, that third party is a data controller and us is a data processor. In those cases, the terms of that agreement may govern how we process your personal data.

If you have any questions about this Policy how we process your personal data or our privacy practices, please contact us:

Email: [info@ipmb.com](mailto:info@ipmb.com)

You have the right to make a complaint at any time to the Office of the Commissioner for Personal Data Protection, the Cyprus regulator for data protection issues. We would appreciate you coming to us with your complaint in the first instance to give us a chance to resolve it.

### **Changes to the Policy and your duty to inform us of changes**

We keep our privacy policy under regular review. We encourage you to check this Policy regularly to ensure that you are aware of its latest version.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us. We do not knowingly collect data relating to children.

### **Third-Party links**

This website may include links to third-party websites, plug-ins (such as social media plug-ins) and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy policy of every website you visit.

### **Third-party wallet extensions**

For some of our Services (such as minting a GeM NFT, purchase or sale of our IPMB token), we use third-party electronic wallet extensions, such as MetaMask. When you interact with MetaMask or any other third-party electronic wallet extension, your interactions are governed by the applicable privacy policies of these parties.

## **1. The type of data we collect**

Personal data means any data about an individual that can identify that individual. We may collect, use, process, store and transfer personal data about you. We may collect and process data that includes:

- Data that have to do with your identity, such as your first name, last name, username, title, and date of birth.
- Data by which we can contact you, such as your email address, telephone number, your workplace contact information, and the company you work for.
- Data about your transaction with us, such as details about billing and payments and details of any services or subscriptions you have purchased from us.
- Data about your transaction with us, such as details about billing and payments and details of any services or subscriptions you have purchased from us.
- Data about the transactions allowed through our services, such as names and emails of parties to a transaction, history of actions taken in relation to that transaction (receive, send, claim IPMB or GeM tokens) and personal data about those individuals or their devices (such as name, email address, IP address)
- Data that have to do with the technical aspects of your visit to, and use of, the Services, such as the IP address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices that you use to access and use the Services. This could also include your precise geolocation (that you allow our Services to access, usually from your mobile phone)
- Data connected to your account with us, such as your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses.
- Data that have to do with your use of the Services, how you use our website, products, services, web log data, the number of clicks, the amount spent on particular pages, the date and time you used our Services, and other related information.
- Data that have to do with marketing, including your preferences in receiving marketing from us and third parties, and your communication preferences.

We also collect data that is anonymous in that such data does not, by itself, allow the identification of individuals. This anonymous data includes aggregated (such as statistical or demographic data) and de-identified data. One example is where we may aggregate data relating to your use of our website to calculate the share of our users who access a specific webpage. If we combine or connect anonymous data so that it can directly or indirectly identify you, we treat the combined data as personal data, that we will process and use in accordance with this Policy.

## **Failure to provide data**

Where we need to collect your personal data because of a legal obligation or based on the terms of a contract we have with you, and you fail to provide that data, we may not be able to perform the contract we have or are trying to enter with you. If this is the case, we may have to cancel a Service you have with us. We will notify you if this happens.

## **2. How is your personal data collected?**

We collect and hold information relating to you from different sources.

The information we hold comes essentially from the information you personally provide us or that was transferred to us from a Controller pursuant to a relevant agreement. We may, however, collect your data from other sources. We set these out below.

### **• Direct interactions.**

- You may give us some personal data by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you
- apply for our products or services;
- create or login an account on our website;
- create or edit your profile;
- initiate an electronic transaction or activity under our Services (such as trade IPMB or GeM tokens);
- subscribe to our service or newsletters;
- enter a competition, promotion or survey; or
- give us feedback or contact us.
- You may also provide us with personal data about others when you use parts of our Services, such as when you initiate or take part in an electronic transaction (receive, send IPMB or GeM tokens).
- **Automated technologies or interactions.** When you use our Services, including when you interact with our website without logging in to your account, we will automatically collect technical-related data about you, your equipment, browsing actions and patterns.

Every time you use or access the Services, and our website, data is collected. This data is stored in log files on the server and can include:

The temporary storage of data and log files. The IP address is temporarily stored in the system as it is necessary to provide website access to your computer or other device. The IP address is retained while that website is being accessed. These log files are stored to ensure website functionality, optimize the content of our website, and ensure the security of our IT system.

**To collect personal data automatically, we use cookies. Please see our [cookie policy](#) for further details.**

- **Third parties or publicly available sources.** We will receive personal data about you, subject to applicable laws, from various third parties as set out below:
- Other customers may give us your personal data, for example when they want you to use our Services (e.g., where they want you to receive or sell tokens).
- analytics providers, such as Google;
- advertising networks;
- providers that offer their services/products on our services, such as MetaMask and other third-party wallet providers that may provide us with your Ethereum address and other data you choose to share with them
- identity and contact data from publicly available sources, such as the Cyprus Commissioner for Companies.
- Personal data we process on behalf of business clients

When our business clients use some parts of the Services, we may process and store some personal data on their behalf, as a data processor. This may happen, for example, when a business client uploads information about their client/end-user, as the recipient of a token

In those cases, our business client is the controller and we will process the relevant personal data as data processor based on an agreement we may have with our business client.

### **3. How do we use your personal data?**

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in these circumstances:

- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to perform the contract that we are about to enter or have entered with you.
- Where we need to comply with the law.

We do not generally rely on consent to process your personal data although we will get your consent to send you direct marketing communications to you via email or text. You have the right to withdraw your consent to marketing at any time by contacting us.

### **Purposes and Bases for Processing**

In general, we may use your personal data to provide, fix, and improve our Services, develop new Services, and market our Services.

Below, we explain the ways we plan to use your personal data and the grounds we rely on. We may rely on more than one ground to use your data. The below list is non-exhaustive. You can contact us any time to ask for more details on the grounds we are relying on to use your data.

**Purpose:** to register you as a new customer.

**Basis for processing:** a) to perform a contract with you, b) necessary for our legitimate interests.

**Purpose:** to create your account and manage our relationship with you (such as to notify you for changes to our Services, website, terms, or privacy policy or other applicable terms, or to ask you to leave a review).

**Basis for processing:** a) to perform a contract with you, b) necessary to comply with our legal obligations, c) necessary for our legitimate interests (to keep our records updated and to see how our customers use our products and services).

**Purpose:** to process and deliver your orders and our Services to you and keep record of any transactions or actions taken in connection with our Services (including to manage payments, fees, and charges, collect and recover money owed to us)

**Basis for processing:** a) to perform a contract with you, b) necessary for our legitimate interests (recover debts).

**Purpose:** to enable you to take part in a draw, competition, survey

**Basis for processing:** a) to perform a contract with you, b) necessary for our legitimate interests (to see how customers use our products to develop them and grow our business)

**Purpose:** to administer and protect the Services, our website and our business

**Basis for processing:** a) necessary for our legitimate interests (to run our business, provide administration and IT services, network security), b) necessary to comply with our legal obligations

**Purpose:** to deliver relevant website content and ads to you and see how effective our advertising is

**Basis for processing:** necessary for our legitimate interests (see how customers use our products or services, to develop them, to grow our business, to improve our marketing strategy).

**Purpose:** to use data analytics to improve our Services, website, marketing, customer relationships and experiences

**Basis for processing:** necessary for our legitimate interests (define types of customers for our products/services, update our website and keep it updated and relevant, to grow our business and improve our marketing strategy).

**Purpose:** to make suggestions and recommendations to you about Services or new Services that may be of your interest

**Basis for processing:** necessary for our legitimate interests (develop our products/services, grow our business).

**Change of Purpose**

We will use your personal data for the purposes for which we collect it or where we reasonably consider that we need to use it for another reason only if this reason is compatible with the original purpose.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

### **Marketing and Promotional Offers**

In case you agree, we will send you marketing messages in relation to our Services or new Services that we think you may want or need or may be of your interest.

### **Third-party Marketing**

We will get your express opt-in consent before we share your personal data with any third party for marketing purposes.

### **How to stop Marketing Messages from Us or Third Parties**

You can ask us or third parties to stop sending you marketing material and messages at any time. You can use any of the following methods:

- By following the unsubscribe or opt-out links in any marketing email or marketing message, or
- By adjusting your marketing preferences where we provide relevant links, or
- By contacting us at any time at [info@ipmb.com](mailto:info@ipmb.com) or via any other means of communication (including social media messages).

Where you opt out of receiving marketing messages, you will not stop receiving service communications, such as updates regarding the Services you use.

### **Cookies**

You can set your browser to refuse all or some browser cookies or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of the Website may become inaccessible or not function properly. For more details, see our [Cookie Policy](#).

## **4. Data Sharing with others**

We may disclose your information to our employees, agents, and affiliates to perform services for us.

We may also disclose your information to third parties, such as:

- Service Providers who provide IT and system administration services, fraud detection, and customer support,
- Professional advisers including lawyers, bankers, auditors, and insurers who provide relevant services,

- Third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this Policy.
- Governmental agencies or entities, regulatory authorities, or other persons in line with applicable rules, orders, subpoenas, official requests, or similar processes as either required or permitted by applicable law.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

We do not sell, rent, or otherwise make your personal data commercially available to any third party, except with your prior permission.

## **5. Transfers to third countries**

We may need to transfer your data to locations outside the EEA. Where we transfer your data outside the EEA, we ensure a similar degree of protection with that in the EEA and the General Data Protection Regulation (GDPR) is afforded by implementing appropriate safeguards and measures.

Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the UK.

## **6. Data Security**

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. We limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

### **Data stored on the Blockchain (for some parts of our Services)**

We may store your personal data with appropriate physical, technological, and organizational safeguards and security measures on the Blockchain.

For some parts of our Service, we enable the issuance of digital certificates anchored to the Blockchain assuring immutability, and security, instead of the storage of certificates on a cloud, computer machine, or hardcopy.

Once issued and successfully anchored on the Blockchain, a certificate has no ongoing dependence on the Company. These records are anchored on the blockchain that recipients own for a lifetime.

We have also developed a methodology whereby certificates can be revoked in case there is a need for that.

## **7. Data Retention**

We keep your personal data for no longer than necessary for the purposes for which it is processed. The length of time for which we retain personal data depends on the purposes for which we collected and use it and/or as required to comply with applicable laws. Generally, this means we retain your personal data to comply with any retention or statutory limitations or for purposes of performing a contract with you. Where there are technical limitations that prevent deletion or anonymization, we safeguard personal information and limit active use of it.

## **8. Your rights:**

We provide information relating to the rights you have under certain circumstances under the applicable privacy laws as well as the exercise of these rights.

### **1. Right of access**

You have the right to request and receive a copy of your personal data undergoing processing. However, for any further copies requested, we may charge you a reasonable fee that is based on administrative costs.

### **2. Right to rectification**

You have the right to obtain from us within reasonable time the rectification of inaccurate personal data concerning you. We may need to verify the accuracy of the new data you provide to us.

### **3. Right to erasure ('right to be forgotten')**

You have the right to ask for the erasure of your personal data and that such data is no longer processed where such processing is no longer necessary in relation to the purposes for which it is processed.

We may object to such a request and may keep the relevant personal data that are required in order for us to comply with our legal obligations or the legal obligations of a controller that cooperates with us pursuant to the terms of a relevant agreement.

### **4. Right to restriction of processing**

You have the right to restrict the processing of your personal data. Nonetheless, for the personal data that is necessary for compliance with a legal obligation, we may object the restriction request.

### **5. Right to data portability**

You have the right to receive the personal data concerning you, which you have provided to us, in a structured, commonly used and machine-readable format and you have the right to transmit those data to another controller without hindrance from the controller to which the personal data has been provided.

### **6. Right to object**

You have the right to object to the processing of your personal data. However, as long as we lawfully process such data, we will still have the right to process the data.

### **7. Withdraw consent at any time**

Where we are relying on consent to process your personal data, you have the right to withdraw your consent at any time. This will not affect the lawfulness of any processing before the withdrawal of your consent. Please note that if you withdraw your consent, we may not be able to provide certain Services to you. We will advise you if this is the case when you withdraw your consent.

#### **8. Right to complain with the data protection authority**

You have the right to complain with the Office of the Commissioner for Personal Data Protection, if you are not satisfied with our handling or response to your complaint.

## Acceptable Use Policy

### **Community Guidelines and Acceptable Use Policy**

Please read these Community Guidelines and Acceptable use Policy (Policy) carefully before using the website [ipmb.com](https://ipmb.com), applications, products, and services, and any other websites or applications, products, and services that link to the site (collectively, Services).

### **What's in this Policy?**

This Policy sets out the content standards that apply when you upload content to our website, link to our website, or interact with our website in any other way, or use our Services.

### **Who we are and how to contact us**

[www.ipmb.com](https://www.ipmb.com) website and the IPMB Ecosystem is operated by International Precious Metals

Limited, "Company", "we", "our", "us".

You may contact us at [info@ipmb.com](mailto:info@ipmb.com).

### **By using the Services, you accept this Policy**

By using the Services, including our website, you accept these terms and confirm that you accept the terms of this Policy and that you agree to comply with them. If you do not agree to this Policy, you must not use our Services.

### **There are other terms that may apply to you**

There are other terms that may apply to you, depending on the way you use our Services.

- Our Terms of website use apply to your use of our website.
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- Our Terms of Service for the IPMB and GeM tokens and their platforms apply to your use of our Services.

### **We may make changes to the terms of this policy**

We amend these terms from time to time. Every time you wish to use our Services, please check these terms to ensure you understand the terms that apply at that time.

### **Prohibited uses**

You may use our Services only for lawful purposes. You may not use our Services:

- In any way that breaches any applicable local, national or international law or regulation.
- In any way that is unlawful or fraudulent or has any unlawful or fraudulent purpose or effect.
- For the purpose of harming or attempting to harm minors in any way.
- To bully, insult, intimidate or humiliate any person.

- To send, knowingly receive, upload, download, use or re-use any material which does not comply with our content standards.
- To transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam).
- To knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- Not to reproduce, duplicate, copy or re-sell any part of our Services, including our website, in contravention of the provisions of any other terms that may apply to you in connection with our Services and website.
- Not to access without authority, interfere with, damage or disrupt:
  - any part of our Services;
  - any equipment or network on which any part of our Services or website is stored;
  - any software used in the provision of our Services; or
  - any equipment or network or software owned or used by any third party.

We will do our best to assess any possible risks for users (and in particular, for children) from third parties when they use any interactive service provided on our site, and we will decide in each case whether it is appropriate to use moderation of the relevant service (including what kind of moderation to use) in the light of those risks. However, we are under no obligation to oversee, monitor or moderate any interactive service we provide on our site, and we expressly exclude our liability for any loss or damage arising from the use of any interactive service by a user in contravention of our content standards, whether the service is moderated or not.

The use of any of our interactive services by a minor is subject to the consent of their parent or guardian. We advise parents who permit their children to use an interactive service that it is important that they communicate with their children about their safety online, as moderation is not fool proof. Minors who are using any interactive service should be made aware of the potential risks to them.

### **Content standards**

These content standards apply to any and all material which you contribute to our Services, website, and any software connected thereto or associated with them (Contribution).

The Content Standards must be complied with in spirit as well as to the letter. The standards apply to each part of any Contribution as well as to its whole.

We will determine, in our discretion, whether a Contribution breaches the Content Standards.

A Contribution must:

- Be accurate (where it states facts).
- Be genuinely held (where it states opinions).
- Comply with the law applicable in the Republic of Cyprus and in any country from which it is posted.

A Contribution must not:

- Be defamatory of any person.
- Be obscene, offensive, hateful or inflammatory.
- Bully, insult, intimidate or humiliate.
- Promote sexually explicit material.
- Include child sexual abuse material.
- Promote violence.
- Promote discrimination based on race, sex, religion, nationality, disability, sexual orientation or age.
- Infringe any copyright, database right or trade mark of any other person.
- Be likely to deceive any person.
- Breach any legal duty owed to a third party, such as a contractual duty or a duty of confidence.
- Promote any illegal content or activity.
- Be in contempt of court.
- Be threatening, abuse or invade another's privacy, or cause annoyance, inconvenience or needless anxiety.
- Be likely to harass, upset, embarrass, alarm or annoy any other person.
- Impersonate any person or misrepresent your identity or affiliation with any person.
- Give the impression that the Contribution emanates from us, or any other person, if this is not the case.
- Advocate, promote, incite any party to commit, or assist any unlawful or criminal act such as, by way of example only, copyright infringement or computer misuse.
- Contain a statement which you know or believe, or have reasonable grounds for believing, that the members of the public or any party, to either of whom the statement is, or is to be,

published or addressed are likely to understand as a direct or indirect encouragement or other inducement to the commission, preparation or instigation of acts of terrorism.

- Contain any advertising or online advertising that is unlawful or promote any services or web links to other sites.

For the avoidance of doubt, for any Contribution in the form of video content:

- You must tell us immediately, if you upload a video containing any of the following, criminal material (relating to terrorism, sexual exploitation of children, child pornography, racism and xenophobia), and any other material restricted by any applicable law (restricted material).
- You must not upload a video containing harmful material.
- Any content included in a video you upload must not:
  - prejudice respect for human dignity;
  - include or promote discrimination, or incite violence or hatred against people based on sex, racial or ethnic origin, nationality, religion or belief, disability, age or sexual orientation;
  - encourage behaviour prejudicial to health or safety;
  - encourage behaviour grossly prejudicial to the protection of the environment;
  - cause physical, mental or moral detriment to persons under the age of 18;
  - impair the physical, mental, or moral development of persons under the age of 18.

### **Breach of this policy**

When we consider that a breach of this Policy has occurred, we may take such action as we deem appropriate.

Failure to comply with this Policy constitutes a material breach of the terms that may also apply to our services (as laid down in this Policy) upon which you are permitted to use our Services and website, and may result in our taking all or any of the following actions:

- Immediate, temporary or permanent withdrawal of your right to use any or all our Services, including our website.
- Immediate, temporary or permanent removal of any Contribution.
- Issue of a warning to you.
- Legal proceedings against you for reimbursement of all costs on an indemnity basis

(including, but not limited to, reasonable administrative and legal costs) resulting from the breach.

- Further legal action against you.

- Disclosure of such information to law enforcement authorities as we reasonably feel is necessary or as required by law.

We exclude our liability for all action we may take in response to breaches of this Policy. The actions we may take are not limited to those described above, and we may take any other action we reasonably deem appropriate.

### **Cause third parties to comply with the Policy**

For any part of our Service where we give you the right to allow third parties to make Contributions, you are responsible to, and shall, ensure that these third parties comply with this Policy. You will be liable if these third parties fail to comply with the Policy.

### **How this contract can be transferred**

We can transfer our rights and obligations under these Policy to any third party, provided this does not adversely affect your rights under the Policy.

### **Which country's laws apply to any disputes?**

The terms of this policy, its subject matter and its formation are governed by the laws of the Republic of Cyprus. You and we both agree that the courts of the Republic of Cyprus will have exclusive jurisdiction.

## Cookie Policy

### **Cookie Policy**

This document sets out the terms of use of cookies on the [ipmb.com](http://ipmb.com) website, explains the purposes for which cookies are used, and describes the rights of users of the website to modify and select the use of cookies according to their needs.

For more information about this policy, please contact us at [info@ipmb.com](mailto:info@ipmb.com).

### **What are cookies?**

Cookies are bits of texts or small pieces of information that are stored by your browser on your computer's hard drive or mobile device when you visit certain websites or applications for record-keeping purposes. Reference to "cookies" means software or technology that can collect, transmit or recognize information about your visits to our Website. "Cookie" information may include data such as your type of internet browser, screen resolution, operating system software and other technical data related to your visit and/or use of the Website. Cookies may also record the manner that you use our Website, the pages you visit and your preferences for features and functions.

The information cookies collect and how we use that information may qualify as personal data. We may be able to identify you by name, IP address or other features. You can learn about how we use your personal data in our [Privacy Policy](#).

### **Your consent:**

By clicking accept at the message that pops up on your screen and/or continuing to browse our Website, you are agreeing to our placing cookies on your browser or the hard drive of your computer or your mobile device or any other device from which you access the Website in order to analyse the way you use our Website. Please read this cookie policy carefully for more details about the information we collect.

### **How to control cookies**

You can control and/or delete cookies as you wish – for details, see [www.aboutcookies.org](http://www.aboutcookies.org). You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit our website or use our services and some services and functionalities we offer may not work or not work properly or become inaccessible. You block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of the Website.

Please note that internet browsers allow you to change your cookie settings. These settings are usually found in the 'options' or 'preferences' menu of your internet browser. In order to understand how to change your cookie settings, use the "help" option in your internet browser or visit the relevant pages on cookie settings in Internet Explorer, Firefox, Chrome or Safari.

You can learn more about cookies, including how to manage and delete them at:

• [AllAboutCookies](http://AllAboutCookies)

## How **IPMB.com** uses cookies

When you use the Website and access the Services, we may place a number of cookies files in your web browser. We use cookies for the following purposes: to enable certain functions of the Service, to provide analytics, to store your preferences, to enable advertisements delivery, including behavioral advertising. We use both session and persistent cookies on the Service and we use different types of cookies to run the Service. We may use essential cookies to authenticate users and prevent fraudulent use of user accounts.

We set out how and why we use cookies in more detail below:

The cookies we use or might use are categorized as follows:

- **Essential cookies**
- **Performance and analytics cookies**
- **Functionality cookies**
- **Targeting/Advertising cookies**

**Essential cookies.** These are cookies that are required for the operation of our Website.

These cookies help you to move around and use all the essential features of the Website.

Without these cookies, the Website would not work properly.

**Analytical or performance cookies.** We want to make your experience on the Website as smooth and as enjoyable as possible. These allow us to recognise and count the number of visitors and to see how visitors move around the Website when they are using it. This helps us to improve the way the Website works, for example, by ensuring that users are finding what they are looking for easily.

**Functionality cookies.** These are used to recognize you when you return to our Website. This enables us to personalize our content for you, greet you by name and remember your preferences (for example, your choice of language or region).

Some functionality cookies are essential if you want to view or visit certain parts of the Website.

**Targeting and advertising cookies.** These cookies record your visit to the Website, the pages you have visited and the links you have followed. We will use this information to make the Website and the advertising displayed on it more relevant to your interests. These cookies help ensure that the advertisements you see are as relevant to you as possible. For example, some advertising cookies help select advertisements that are based on your interests. Others help prevent the same advertisement from continuously reappearing for you.

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

## **Duration of Cookies**

Except for essential cookies, all cookies will expire after approximately 90 Days.

### **Changes to this Policy**

We may make changes to this Cookie Policy from time to time. To ensure that you are always aware of how we use your personal information we will update this Cookie Policy from time to time to reflect any changes to the Website. We may also make changes as required to comply with changes in applicable law or regulatory requirements. Where it is practicable, we will notify you by email of any significant changes. However, we encourage you to review this Policy periodically to be informed of how the Website uses cookies.