

GENERAL TERMS OF USE

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1. INTRODUCTION

Thank you for using the services offered by Legum Technology Limited (hereinafter referred to as ‘Legum Limited’, ‘Legum’, ‘Company’, ‘We’, ‘Our’, ‘Us’ and which also includes all applicable Legum Limited parents, subsidiaries and affiliates). Please read and review these Terms of Use (the “Terms”) thoroughly, including with an attorney should you so choose, to ensure that You fully understand Your obligations and the Services that You will be receiving. Your acceptance of these Terms establishes a legal agreement between You and Legum and governs Your access to and use of the Services, as defined below. By accepting electronically (for example, clicking “I Agree”), installing, accessing, or simply using the Services, You agree to these Terms, including as they are modified from time to time. If You (referred to as “You,” “Your,” or “Yourself” and which includes all Your related business entities and business clients using the Services) do not agree to these Terms, then You may not use the Services.

2. DEFINITIONS

1. **“Agreement”** means this Terms and Conditions document and any notices contained or referenced in this document.
2. **“Legum Limited Platform”** refers to the web and/or mobile-based intellectual, proprietary property owned or managed by Us, including but not limited to the relationships, products, applications, content, and services related thereto, including, but not limited to, the Legum Mobile Application Platform.
3. **“Legum Mobile Application Platform”** is our user-friendly legal technology that connects individuals with legal information and experts within their location.
4. **“Services”** refers to our making available for proper use of the Legum Platform to Legum Customers, Third Party Legal Professionals, and Legum Youth Network to access legal information and experts.
5. **“Legum Customers”** means any individual or legal entity that has agreed to these Terms and uses the Legum Platform to connect with Legal Experts, which in turn provides legal advisory, support services, and other deliverables,
6. **“Third Party Legal Professionals”** refers to a third-party, independent contractor who is a

a. Licensed, certified legal professional licensed to practice within their jurisdiction, with a verifiable bar identification number.

b. An Enrolled Agent, who has been accepted by Legum Limited to utilize the Legum platform and continues to abide by these Terms, as well as all laws and regulations governing them in their capacity as a licensed, certified legal professional and/or Enrolled Agent, to utilize the Legum Platform.

Third-Party Legal Professionals may also be referred to, within the Legum Platform, as ‘Lawyers’, ‘Legal Professionals’, ‘Legal Experts’, ‘Legal Representative’, ‘Counsel’ and/or ‘Attorney’.

7. “**Enrolled Agent**” refers to a federally authorized legal professional who is verified to have satisfied the then-current requirements of an ‘enrolled agent’ under the regulating authority.

8. “**Engagement Terms and Conditions**” refers to the Terms and Conditions during Engagement with a Lawyer and the Terms and Conditions incorporated herein.

3. ABOUT THE TERMS

3.1 These Terms govern access to or use by You (i.e., the Legum Customer, Third-Party Legal Professional, or Enrolled Agent) of the Services and the Legum Limited Platforms.

3.2. These Terms supersede all prior agreements or arrangements, verbal or written communications, with You, except if You are a Legum Third-Party Legal Professional who has entered into a separate Subcontracting Agreement, in which event, the terms and conditions contained in the Outsourcing Agreement or Subcontracting Agreement shall control over any conflict with these Terms.

3.3 We may cease offering or deny access to the Services or any portion thereof at any time for any reason.

3.4 Supplemental terms may apply to certain Services, such as policies for a particular event, activity, or promotion, and such supplemental terms will be accessible by You in connection with the applicable Service(s). Supplemental terms are in addition to, and shall be deemed a part of, the Terms for the purposes of the applicable Service(s). Supplemental terms shall prevail over these Terms in the event of a conflict with respect to the applicable Services.

3.5 We may amend these Terms from time to time and strongly encourage You to return regularly to this page to review the current Terms. Amendments will be effective upon Our posting of i) updated Terms on this webpage and/or via a link on our website homepage <https://legum.tech>; or ii)

distribution of the amended Terms or supplemental terms regarding the applicable Service(s). By continuing to use the Services following any update or amendments to the Terms, You consent and agree to be bound by the Terms as amended.

4. GENERAL TERMS APPLICABLE TO ALL USERS

4.1 The terms contained in this Section are foundational to the Services and are applicable to all Users of the Legum Limited Platforms at all times. They are specifically incorporated by reference in all sections of these Terms.

4.2 THE LEGUM MOBILE APPLICATION PLATFORM CONNECTS YOU WITH LEGAL INFORMATION AND EXPERTS. We retain a referral fee from all transactions conducted through the platform. We are not, and do not hold ourselves out to be a Law Firm. Legum does not offer legal representation, legal advice, legal opinions, recommendations, referrals or counseling. The Lawyers on the Platform are not employees nor agents of Legum. Legum is not involved in the representation of Users nor responsible for agreements between Users on the Platform. Your use of the Platform does not create a lawyer-client relationship between you and Legum, or between you and any Legum employee or representative and you are responsible for representing yourself in any legal matter you undertake through our Platform, unless you are otherwise represented by a lawyer. At no point will Legum be held liable for the actions or omissions of any Lawyer performing services on the Platform.

4.3 LEGUM LIMITED IS NOT AN ATTORNEY REFERRAL SERVICE OR EMPLOYMENT AGENCY. Legum does not select or endorse any Lawyer on the Platform but uses commercially reasonable efforts to confirm the authenticity of the Lawyers on the Platform through mandatory compliance processes.

4.4 THIRD-PARTY LEGAL PROFESSIONALS ARE EXCLUSIVELY THIRD-PARTY INDEPENDENT CONTRACTORS, and are not employees or agents of Legum Limited. Third-Party Legal Professionals are given no authority by Us to act on Our behalf. Third-Party Legal Professionals are free to accept or reject work referred by Us in their own sole and absolute discretion and are free to complete any accepted work referred by Us on their own schedule, according to their own discretion, and in the manner and quality, they decide is most appropriate.

4.5 You represent and warrant that You have the legal capacity to enter into this contract and have made all necessary disclosures and received all necessary approvals, consents, and/or permissions

required by regulation or law with regard to Your disclosure of any and all information shared by You on the Legum Limited Platforms.

4.6 If You are using the Services on behalf of other individuals, legal entities, and/or your own clients, You represent and warrant that You have either made all necessary disclosures to, or have obtained all necessary authorizations to outsource to third parties, including to our Third-Party Legal Professionals. You understand and agree that your use of the Legum mobile platform relies on Your warranty and representation.

5. TERMS APPLICABLE TO ALL LEGUM CUSTOMERS

5.1 The Legum Mobile Application Platform will prompt You to enter certain information (“Onboarding Information”) relating to the legal question you have, consultation, and/or any other legal-related services or deliverables that You are seeking to have referred to a Third-Party Legal Professional (the “Work Request”) for completion.

5.2 We will rely on the Onboarding Information You present to Us, and You represent and warrant that it is timely, up to date, complete, and accurate. Failure to provide timely, up to date, complete, and accurate information may result in additional charges, an inability of the Third-Party Legal Professional to complete the work, and/or the cessation of Services and the cancellation of any Work Request or subsequent Engagement.

5.3 The Legum Mobile Application Platform will refer and route Your Work Request to Third-Party Legal Professionals. You will be given an up-front estimate of the cost to complete Your Work Request on the basis of the Onboarding Information You provide.

5.4 The estimated cost for Your use of the Services (“Legum Amount”) and applicable fees (“Fees” or “Service Fees”) are determined based upon the Onboarding Information provided by You and communicated to You prior to Your Work Request being accepted by a Third-Party Legal Professional. Fees include all fees disclosed to You during the Onboarding Process and prior to the submission of Your Work Request, as well as any fees otherwise disclosed and agreed to by You during Your use of the Services. Fees may include, but are not limited to, the following:

5.4.1 “**Consultation Fee**” is a fee charged for expenses associated with your Work Request being accepted by the Third-Party Legal Professional.

5.4.2 “**A.I Document Analysis Fee**” is a fee charged for expenses associated with your use of our Artificial Intelligence for Document Analysis.

5.4.3 You will be required to pay the total required price (i.e., the Service Amount and all Fees) at the time You submit Your Work Request or use our A.I Model.

5.5 The acceptance of Your Work Request by a Third-Party Legal Professional creates an “**Engagement**” between You and the Third-Party Legal Professional for the Third-Party Legal Professional to perform the work necessary to complete the Engagement.

5.6 The Third-Party Legal Professional will communicate with You exclusively through the Legum Mobile Application Platform to perform the work covered by the Engagement.

5.7 The availability of Third-Party Legal Professionals will vary based on demand and capacity and is subject to change without notice.

5.8 “**Uptime**” means the percentage of time in a calendar month that the Legum Mobile Application Platform and Services are available for access, as measured by Legum Limited. Legum Limited strives for a 100% Uptime. If Uptime falls below 99.9% in a given calendar month, Legum Limited will notify You (“Legum Limited 99.9% Uptime Guarantee”). The Legum Limited Uptime Guarantee will not apply in the following circumstances: (a) circumstances beyond Legum’s reasonable control such as force majeure events, including but not limited to, war, pandemics, terrorism, labor disturbance, interruption of telecommunications, failure of third party software or services, or acts of God; (b) network issues outside of Legum’s control, including DNS and connectivity problems; (c) acts or omissions by authorized users; (d) Downtime that has been advised to you 24 hours in advance; (e) Downtime resulting from individual periods of non-availability lasting less than five (5) minutes; or (6) a party has given notice of termination.

5.9 Legum Limited may store and maintain information that You provide in relation to Your use of the Services. You should save all information submitted to and received from the Legum Mobile Application Platform on the device or method of Your choosing as such data may be deleted by the Company at any time and at in their sole and absolute discretion.

6. TERMS APPLICABLE TO LEGUM ONLINE CONSULTATION TOOL

The following terms and conditions in this Section 6 apply to all Legum Customers who use our Booking and Consultation Tool:

6.1 Scheduling. The Consultation will be scheduled at a mutually agreed-upon date and time through the Legum Mobile Application Platform, subject to the availability of the Third-Party Legal Professional. Although we will make reasonable efforts to accommodate Your request to work with the same Third-Party Legal Professional in future Consultations, We cannot guarantee the availability of the same Third-Party Legal Professional.

6.2 Meeting Format. The Consultation will be conducted via audio or video call through the Legum Mobile Application Platform or other mediums as may be made available by Us. The specific format will be determined prior to each Consultation.

6.3 Preparation. We encourage You to provide questions and information related to the specific topics You would like to address prior to the Consultation.

6.4 The Consultation Services are meant to provide general advice and guidance based on the information You provide to the Third-Party Legal Professional. The opinions or advice rendered do not constitute the opinions or advice of Legum Limited and are not binding upon Legum Limited under any circumstances. We always recommend consulting with multiple professionals for specific and individualized advice related to your specific circumstances.

6.5 If You need to reschedule Your Consultation Appointment, You must provide at least 24 hours' notice to allow for proper rescheduling. If you do not provide at least 24 hours notice, the Consultation Service may be cancelled without a refund.

6.6 Cancellation of Appointment.

6.6.1.1 Policy for Appointment Cancellation by Third-Party Legal Professional. When a Third-Party Legal Professional cancels a scheduled Appointment, the Legum Mobile Application Platform generally notifies You and makes Your Work Request available for another Third-Party Legal Professional to select. However, We cannot guarantee that a canceled appointment will be selected by another Third-Party Legal Professional and will be rescheduled, or that the Work Request will be completed. If we are unable to match you with another Third-Party Legal Professional, then you may

qualify for Our Money-Back Assurance. To qualify, You must report the issue to Us within three (3) business days by email to compliance@legum.tech.

6.6.1.2 If You qualify for the Money-Back Assurance, We will either (i) credit Your account for future Services in the amount that You paid for the Services, (ii) refund Your credit card in the amount paid, or, (iii) have Your Work Request re-performed, by a different Third-Party Legal Professional. The amount of Legum's Money-Back Assurance is limited to any Payment You actually made in connection with Your use of these Services. Legum Limited's Money-Back Assurance does not apply to any other cost, liability, damage, injury, or claim arising from or relating to, or in connection with Your use of these Services.

6.6.2 Cancellation at Your Request. If You ordered, agreed to, and paid for Services but thereafter cancelled Your use of these Services ("Cancellation Request"), You may be eligible for a full or partial refund of Your Service Amount and Fees paid, less any Cancellation Fee. All Cancellation Requests will be evaluated at the time of receipt by Legum Limited. Your eligibility for Our cancellation policy will differ depending on when Your Cancellation Request is received by Legum Limited, which may in turn affect the amount of Your cancellation fee ("Cancellation Fee"), if any.

6.6.2.1 If Your Cancellation Request is received by Us before a Third-Party Legal Professional has accepted Your Work Request, You will receive a full refund for the relevant Work Request, including for Fees paid, and will not be charged a Cancellation Fee.

6.6.2.2 If Your Cancellation Request is received by Us after a Third-Party Legal Professional has accepted Your Work Request, but prior to the consultation time, You will be charged a Cancellation Fee in an amount equaling twenty percent (20%) of Your Service Amount plus Fees.

6.6.2.3 If Your Cancellation Request is received by Us after a Third-Party Legal Professional has joined the audio or video consultation, You will be charged a Cancellation Fee in an amount equaling fifty percent (50%) of Your Service Amount plus Fees.

6.6.3 If the Cancellation Request is made by the Third-Party Legal Professional before or during the consultation, You will not be charged a Cancellation Fee, You may qualify for our Money Back Assurance.

7. TERMS APPLICABLE TO THIRD-LEGAL PROFESSIONALS ONLY

The following terms and conditions in this Section 7 apply only to Third-Party Legal Professionals:

7.1 You represent and warrant that You are an independent contractor and qualify as a Third-Party Legal Professional in good standing with Your country's Bar Association. You consent to have a background check performed. You further represent and warrant that You will comply with all laws, rules, regulations, and standards applicable to the services You provide on the Legum Mobile Platforms. If for any reason, You should cease to qualify as a Third-Party Legal Professional that is in good standing, You shall immediately notify Legum at compliance@legum.tech, and cease Your use of these Services.

7.2 Legum Limited will refer Customers to You, in Your capacity as a Third-Party Legal Professional via the Legum Mobile Application. You understand and agree that You are not eligible to receive or accept Work Requests from Legum Customers unless You are within location of the Service needed, and all work performed by You for the particular Work Request will be performed within the said location. Moreover, You acknowledge and agree that You will only accept Work Requests for work that You are qualified to perform.

7.3 Each Work Request will provide a short description of the work desired by the Legum Customer making the request, estimated payment amount for taking on the request ("Estimated Payment"), and a timeline for the meeting ("Timeline"). You will be able to choose from Work Requests made available to You. Your Estimated Payment may be referred to as the "Pro Fee" on the Legum Mobile Platforms.

7.4 Upon Your acceptance of a Work Request, you will be provided with an appointment summary ("Appointment Summary"), specifying the details of the job. For every Work Request that You elect to accept and perform in exchange for the Estimated Payment, which creates an Engagement, You agree to:

7.4.1 Perform the Engagement in a professional, timely, and accurate manner consistent with these Terms for the particular Legum Customer (Your "Client") in Your role as an independent Third-Party Legal Professional;

7.4.2 Prepare any and all forms, schedules, and/or other documents required by Your Client, as determined solely by You in your capacity as an independent Third-Party Legal Professional, to complete the Engagement;

7.4.3 You are prohibited from contacting any Legum Customer outside of the Legum Limited Platform;

7.4.4 It is Your duty to report to Legum Limited any lost, stolen, or compromised devices which contain information and data related to a Legum Customer. You must ensure that any information or data related to a Legum Customer is unreadable, erased, wiped, or otherwise inaccessible prior to disposing of, renting, selling, retiring, lending, or otherwise relinquishing control of any device(s) which contain information and data related to a Legum Customer.

7.5 Timely Communication.

7.5.1 Communication is key to the success of the Engagement. At any time during the course of the Engagement, it is possible that You will need to contact the Legum Customer for additional information or documentation in order to properly complete the Work Request. Legum Limited encourages You to respond within 12 hours in order to ensure the successful completion of your Engagement.

7.5.2 Communication is also key to the success of your interactions with the Legum Mobile Platforms. You agree to respond fully, accurately, and honestly to any request from Legum within 12 hours. If You fail to timely respond, Legum Limited may, in its discretion, terminate any agreements with You and may deny You access to the Services.

7.5.3 You represent and warrant that You are fully authorized and empowered to accept and honor these Terms, and that the performance of the obligations under these Terms will not violate or infringe upon the rights of any third party, or violate any agreement between You and any other person, firm or entity, or any law or governmental regulation. Specifically, You represent that You are not subject to, or in violation of, any non-compete, or similar provision, with any third party, individual or entity, through Your use of these Services.

7.5.4 You further represent and warrant that You will only use information and data provided by Legum Customers as is necessary to effect, administer, or enforce the services requested by the Legum Customer. You agree to indemnify, defend, and hold Legum Limited and its affiliates, and their respective officers, directors, agents, and employees, harmless from any and all claims, demands, losses, causes of action, damages, lawsuits, judgments, liabilities (whether actual or contingent), and

expenses, including reasonable attorneys' fees and costs, arising out of or relating to Your violation of any non-compete or other restrictive covenant that You may have with any third party, individual or entity, through Your use of these Services, whether or not negligence is initially alleged against Us.

7.6 NON-DISCLOSURE AND CONFIDENTIALITY. YOU ARE BOUND BY A DUTY OF CONFIDENTIALITY WITH RESPECT TO ANY WORK REQUESTS AND ANY ENGAGEMENTS WHICH YOU ACCEPT THROUGH THE LEGUM MOBILE APPLICATION PLATFORMS. YOU AGREE TO KEEP CONFIDENTIAL AND TO NOT DISCLOSE OR MAKE KNOWN TO THE PUBLIC OR ANY OTHER PERSON: (I) YOUR RELATIONSHIP WITH THE LEGUM CUSTOMER, OR (II) ANY INFORMATION OBTAINED FROM A LEGUM CUSTOMER. ADDITIONALLY, YOU REPRESENT AND WARRANT THAT ANY INFORMATION OBTAINED BY YOU WHICH BY ITS NATURE COULD REASONABLY BE CLASSIFIED AS CONFIDENTIAL, MUST BE SAFEGUARDED FROM DISCLOSURE TO ANYONE WITHOUT A NEED TO KNOW SUCH INFORMATION. YOU ACKNOWLEDGE AND AGREE THAT IN THE EVENT OF A BREACH OF THIS PROVISION (WHETHER ACTUAL, IMPLIED, OR THREATENED), THAT, LEGUM CUSTOMERS ARE EXPRESSLY THIRD-PARTY BENEFICIARIES OF THIS PROVISION. DUE TO THE NATURE OF A BREACH OF THIS PROVISION, REMEDIES AT LAW WILL BE INADEQUATE. ACCORDINGLY, YOU ACKNOWLEDGE AND AGREE THAT IN SUCH EVENT, ANY OR ALL OF LEGUM LIMITED OR THE LEGUM CUSTOMER, SHALL HAVE THE RIGHT TO SPECIFIC PERFORMANCE, INJUNCTIVE RELIEF, OR BOTH WITHOUT BEING REQUIRED TO SHOW ANY ACTUAL DAMAGE TO ANY OR ALL OF LEGUM LIMITED OR THE LEGUM CUSTOMER. LEGUM LIMITED AND/OR LEGUM CUSTOMERS SHALL NOT BE REQUIRED TO POST AN INJUNCTION BOND; AND SHALL MAINTAIN ANY AND ALL OTHER REMEDIES AND RIGHTS AT LAW OR IN EQUITY, ALL OF WHICH SHALL BE CUMULATIVE. YOU, THE THIRD-PARTY LEGAL PROFESSIONAL AGREE TO INDEMNIFY, DEFEND, AND HOLD HARMLESS TAXFYLE FOR VIOLATIONS OF THIS SECTION.

7.7 WE MAKE NO REPRESENTATIONS REGARDING THE QUALITY OF WORK YOU WILL PERFORM, THE DISCRETION EXERCISED BY YOU AND ANY OTHER THIRD-PARTY LEGAL PROFESSIONALS, OR THE ADVICE GIVEN BY YOU AND ANY OTHER THIRD-PARTY LEGAL PROFESSIONALS.

7.8 YOU ARE A THIRD-PARTY INDEPENDENT CONTRACTOR, AND NOT AN EMPLOYEE OR AGENT OF LEGUM LIMITED. REPRESENTATIONS MADE BY YOU ARE NON-BINDING ON LEGUM LIMITED. YOU ARE NOT A LEGUM EMPLOYEE OR AGENT, AND YOU HAVE NO AUTHORITY TO ACT ON LEGUM'S BEHALF OR HOLD YOURSELF OUT AS A LEGUM

EMPLOYEE OR AGENT. YOU ARE FREE TO ACCEPT OR REJECT WORK REFERRED VIA THE LEGUM MOBILE APPLICATION PLATFORMS IN YOUR SOLE AND ABSOLUTE DISCRETION. REPRESENTATIONS MADE TO, AND WORK PERFORMED FOR, YOUR CLIENT, WILL BE RELIED UPON BY YOUR CLIENT SOLELY BASED ON YOUR PROFESSIONAL OPINION AND NOT LEGUM'S.

7.9 Legum Limited may discontinue Your use of the Services for any reason, in Legum's sole and absolute discretion.

7.10 Work Request availability will vary based on demand and capacity and is subject to change without notice.

7.11 Fees and Payment.

7.11.1 Legum Customers pay an appointment fee to Legum in exchange for being referred to You and for utilizing the Legum Mobile Application Platforms.

7.11.2 The Estimated Payment will be paid through a third party payment processor.

7.11.3 In exchange for satisfactorily completing an Engagement, You will receive the Estimated Payment (Pro Fee) for that Engagement. An Engagement with a Legum Customer is considered "complete" when You have properly finished the Engagement and You mark Your Engagement as complete on the Legum Mobile Application Platform, and the Legum Customer accepts the work submitted by You. Payment will be made within 24 hours from the time an Engagement is marked as "complete", provided it is not reopened.

7.11.4 All payments and fees that apply to Your use of the Services shall be made through a third-party payment provider.

7.11.5 You understand and agree that a Value Added Tax (VAT) fee will be assessed and abated from the payout after each Engagement.

7.11.6 Money-Back Assurance. If any of Your Clients notifies Legum Limited requesting to be qualified for the Money-Back Assurance due to claims that the work You performed is unsatisfactory for any reason, We will decide, in Our sole discretion, whether the work performed is unsatisfactory, or may exercise Our discretion to qualify their claim for another reason, or deny it altogether. If We decide that Your Client qualifies for the Money Back Assurance, and Legum Limited makes payment to refund Your Client pursuant to this provision, You will reimburse Legum Limited the amount paid to Your Client. Your failure to so reimburse Legum Limited, may result in, among other actions that

Legum Limited may take, legal action against You, the withholding of other monies owed to you for unrelated Engagements, in lawsuits or claims, and/or in the elimination of Your ability to use the Services.

7.11.7 Our Cancellation Policy. If Your Client makes a request to cancel their use of the Services (“Cancellation Request”), You may only be eligible to receive a partial payment for the particular Work Request or Engagement, which may vary depending on the point in time that the Cancellation Request is made. Such a partial payment will be determined by Legum Limited, in Our sole and absolute discretion.

7.11.8 Indemnification. You, The Third Party Legal Professional, agree to indemnify, defend, and hold harmless Legum Limited and their respective officers, directors, employees, and agents, from and against any and all claims, demands, actions, proceedings, lawsuits, damages, judgments, liabilities (whether actual or contingent), fees, costs, and expenses, including reasonable attorney’s fees, caused by, incident to, arising out of, or in any way connected with (i) your use of the Services, (ii) violation of any representation or warranty, (iii) violation of any provision of these Terms, (iv) intellectual property infringement, (v) violation of any non-compete or other restrictive covenant which You may have with any third party, (vi) Your negligence or error, (vii) Legum’s negligence, or (viii) a violation of Your confidentiality obligations as outline in section 7.6.

8. TERMINATION

Legum Limited may terminate these Terms for cause immediately by providing the other Party with written notice if the other Party: (i) is in material breach of this Agreement; (ii) engages in any unlawful business practice related to that Party's performance under the Agreement; or (iii) files a petition for bankruptcy, becomes insolvent, acknowledges its insolvency in any manner, ceases to do business, makes an assignment for the benefit of its creditors, or has a receiver, trustee or similar party appointed for its property.

9. ADDITIONAL TERMS APPLICABLE TO ALL USERS

Unless otherwise specified, the following terms and conditions in this Section 9 apply to All Users. For the avoidance of doubt the reference All Users shall refer to Legum Customers and Third-Party Legal Professionals collectively:

9.1 The Legum Mobile Application Platforms and Services are protected by copyright, trade secret, and other intellectual property laws. You are only granted the ability to access the Legum Platform and Services and only for the purposes described by Us, who reserve all other rights in the Legum Platforms and Services. Until Termination of these Terms, and as long as You meet any applicable obligations and comply with these Terms, We grant to You a personal, limited, revocable, nonexclusive, non-sublicensable, nontransferable license to use the Legum Platforms and Services.

9.2 Legum Limited shall have an irrevocable right to use all data submitted on the Legum Platforms, subject to applicable law. Legum Limited may use any data submitted on the Legum Platforms for internal business purposes, including for the training of large language models and artificial intelligence.

9.3 Legum Limited, the Third-Party Legal Professional, or both may store and maintain any information that is provided in relation to Your use of the Services. You should save all information submitted to and received from the Legum Platforms on the device or method of Your choosing as such data may be deleted by Legum Limited, the Third-Party Legal Professional, or both at any time and at in their sole and absolute discretion.

9.4 Non-solicitation. To the fullest extent permitted by law, during Your use of the Services and for two years after You cease using the Services You will not directly or indirectly solicit business according to the sections below. You acknowledge and agree that the restrictions set forth in this paragraph including, but not limited to, the time period of the restrictions and the scope of the restrictions, are fair and reasonable and are not the result of overreaching, duress, or coercion of any kind. You also acknowledge and agree that Your full, uninhibited and faithful observance of the Terms will not cause any undue hardship, financial or otherwise, and that the enforcement of this non-solicitation provision or any other provision in these Terms, will not impair Your ability to obtain qualified employment, employees, and/or independent contractors outside of using the Services. You further acknowledge and agree that if You violate the terms of this paragraph, the restrictive period shall be extended by a period of time equal to that period beginning when such violation commenced and ending when the activities constituting such violation cease. Legum Limited and You agree that in the event any arbitrator or court shall hold that the time and scope restrictions in this paragraph constitute an unreasonable restriction on You, You hereby expressly agree that this paragraph shall not be rendered void, but shall apply to a term or to such other extent as the arbitrator or court may deem a reasonable restriction under the circumstances.

9.4.1 Legum Customers. You agree that You will not directly or indirectly, on Your own behalf or in the service or on behalf of others, in any capacity, solicit or attempt to solicit for purposes of employment or engagement (whether as an employee or independent contractor) any Third-Party Legal Professional outside the Legum Mobile Application Platform. Failure to abide by this provision, shall result in Legum Limited discontinuing Your ability to use these Services, and Legum Limited may seek all remedies available against You to enforce this provision, including by seeking specific performance, and cover any damages, including attorneys' fees, sustained by Legum Limited, as a result thereof.

9.4.2 Third Party Legal Professional. You agree that You will not directly or indirectly, on Your own behalf or in the service or on behalf of others, in any capacity, solicit or attempt to solicit the business of any Legum Customer outside the Legum Mobile Application Platform. Failure to abide by this provision, shall result in Legum Limited discontinuing Your ability to use these Services, and Legum Customers (who are expressly Third-Party Beneficiaries under this provision) may seek all remedies available against You, including by seeking specific performance, to enforce this provision and cover any damages, including attorneys' fees, sustained as a result thereof.

9.5 By using the Services, You represent and warrant that You are indeed the person or entity for whom You are seeking the Services. If you are not, then You represent and warrant that you have the lawful authority to request the services on behalf of another person or entity, that all information provided is correct; and that You are not attempting, and will not attempt to prepare, a Work Request, Engagement, or any related document for another individual or entity without their express written consent.

9.6 You agree not to use, or permit any third party to use, the Legum Limited Platforms or Services or any information or content in a manner that violates any applicable law, rule, regulation, or these Terms. You represent and warrant that You will not:

9.6.1 provide access to or give any part of the Services to any third party except as authorized by these Terms;

9.6.2 reproduce, modify, copy, deconstruct, sell, trade or resell the Legum Mobile Application Platforms and Services;

9.6.3 engage in any fraud or misrepresentation through Your use of the Legum Mobile Application Platforms and Services;

9.6.4 make the Legum Mobile Application Platforms or the Services available on any file-sharing or application-hosting service; or

9.6.5 attempt to replicate the Legum Mobile Application Platforms or the Services in anyway.

9.7 Password Security.

9.7.1 You acknowledge and agree that Your password and login credentials for accessing the Legum Mobile Application Platforms are confidential and meant for Your personal use only. You shall not share, disclose, distribute, or otherwise make available Your password or login credentials to any other individual, entity, or third party under any circumstances. You are responsible for securely managing Your password(s) for the Legum Mobile Application Platforms and to contact Us immediately if You become aware of any unauthorized access to Your account. The Legum Mobile Application Platforms may periodically be updated with tools, utilities, improvements, third-party applications, or general updates to improve the Services. You agree to receive these updates.

9.7.2 You agree to take reasonable security precautions to protect any passwords and user identifications associated with Your use of the Legum Mobile Application Platforms. These precautions shall be at least as great as the precautions that You take to protect Your online financial accounts, but in no event less than a reasonable and prudent standard of care. You shall be fully responsible and liable for any and all activities conducted through Your account, whether authorized or unauthorized. You will notify Us immediately of any unauthorized use of Your user identification/name, Your password, or Your user profile on the Legum Mobile Application Platforms. You further agree to inform us immediately about any other security breach of which You are aware. It is Your sole responsibility to keep Your account number, ID/username, password, and other private or sensitive information confidential. You understand and agree that You are solely responsible for all device password, data, file and network security, including but not limited to, having an active firewall on Your device or network connection, anti-virus and anti-spyware software. You are required to have all necessary safeguards to secure and protect any proprietary or confidential information that You provide, store, submit, transmit or disclose directly or indirectly through Your use of the Legum Mobile Application Platforms.

9.8 LEGUM LIMITED MAKES NO WARRANTIES OR REPRESENTATIONS OF ANY KIND, EXPRESS, STATUTORY OR IMPLIED EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THESE TERMS OF SERVICE.

10. PRIVACY OF INFORMATION

10.1 You can view Our privacy statement at <https://legum.tech/policies/privacy> (“Legum Limited Privacy Policy”) which describes Our use of information gained through Your use of the Services. You agree to the Legum Limited Privacy Policy, and any changes published to it. You agree that We may use and maintain Your data according to the Legum Limited Privacy Policy as part of the Services. You give Us permission to combine information You enter or upload for the Services with that of other users of the Services and/or other services we offer. By way of example and not by limitation, this means that We may use Your and other users' non-identifiable, aggregated data to improve the Services or to design promotions and provide ways for You to compare business practices with other users. You also grant Legum Limited permission to share or publish research data derived from Your use of the Services, and to distribute or license such data to third parties. We are a global company and may access or store personal information in multiple countries, including countries outside of Your own country to the extent permitted by applicable law.

10.2 Legum Limited may use Your personal data to perform analysis relating to Your claims under our guarantees, marketing purposes, or to seek information to provide You with a response to a request or inquiry made by You.

10.3 You are solely responsible for protecting the information on Your device such as by installing anti-virus software, updating Your software, password protecting Your files, and not permitting third-party physical or electronic access to Your devices.

10.4 You consent to allow electronic communications, including any information or notices that We may be required by law to send to You or that may pertain to the Services or use of information You may submit in connection with the Services. We may provide such communications to You: (1) via e-mail at the e-mail address You designated to Us; (2) via “push notifications” to Your mobile device; (3) by access to Our website that will generally be designated in advance for such purpose or designated in an e-mail notice to You; (4) any messaging or chat application for computer or mobile device of Our choosing; or (5) in the course of Your use of the Services including, without limitation, via a screen or page within the Legum Mobile Application Platforms or via a link from within the Legum Mobile Application Platforms to a web page containing the communication.

10.5 You are responsible for updating Your email address, mailing address, and phone number with Us and to keep such contact information current. You may update Your email address, mailing

address, or phone number through the Legum Mobile Application Platforms, or by sending an email to support@legum.tech.

10.5.1 We may notify You about other Legum Limited or third-party services. You may be offered other services, products, or promotions by Legum Limited or a third party to which additional or supplemental terms and conditions and fees may apply.

10.6 You are responsible for Your Content. “Content” means all materials or information uploaded, written, posted or stored through Your use of the Services.

10.6.1 You grant Legum Limited a worldwide, royalty-free, non-exclusive license to host and use Your Content, and archive Your Content. You are responsible for any lost or unrecoverable Content. You must provide all required and appropriate warnings, information, and disclosures. Legum Limited is not responsible for the Content or data You submit through the Services.

10.6.2 You agree that Legum Limited may use Your feedback, suggestions, or ideas in any way, including in future modifications of the Services, other products or services, advertising or marketing materials. You grant Legum Limited a perpetual, worldwide, non-revocable, fully transferable, sublicensable, fully paid-up, royalty free license to use the feedback You provide to Us in any way. You represent and warrant that You do not have, nor will You claim to have any ownership interest in any feedback, suggestions, or ideas which you share with Us.

10.6.3 Legum Limited may, but has no obligation to, monitor Your Content. We may disclose any information necessary to satisfy Our legal obligations, protect Ourselves, Our customers (including Third-Party Legal Professionals), or Our affiliates, or to operate the Services properly. Legum Limited, in its sole discretion, may refuse to post, remove, or refuse to remove, any Content, in whole or in part, alleged to be, or that Legum Limited determines in its sole discretion to be, unacceptable, undesirable, inappropriate, or in violation of these Terms.

10.6.4 You represent and warrant that You will not use, or permit any third party to use, the Services to upload, post, distribute, link to, publish, reproduce, engage in, or transmit any objectionable, harmful, or deceptive Content, including but not limited to:

10.6.4.1 illegal, fraudulent, defamatory, obscene, pornographic, profane, threatening, abusive, hateful, harassing, offensive, inappropriate, or objectionable information or communications of any kind, including without limitation conduct that would encourage “flaming” others, or would incur criminal or civil liability under any local, state, federal, or foreign law;

10.6.4.2 Content that seeks to, directly or indirectly, impersonate someone else or falsely represent Your identity or qualifications, or that constitutes a breach of any individual's or entity's privacy;

10.6.4.3 misrepresentations of Your authority to act on behalf of any third party or utilize the Services for the benefit of a third party; or

10.6.4.4 Virus, Trojan horse, worm or other disruptive or harmful software or data.

10.6.5 Except as permitted by Us in writing, You further represent and warrant that You will not use, or permit any third party to use, the Services to upload, post, distribute, link to, publish, reproduce, engage in, or transmit any investment opportunities, solicitations, chain letters, pyramid schemes, other unsolicited commercial communications, or engage in spamming or flooding.

10.7 Communication Portals.

10.7.1 Ask a Lawyer. The Services will include a communication portal or other social features to exchange Content and other information between the Legum Customer and the Third-Party Legal Professional related to the Engagement ("Ask a Lawyer"). We do not support and are not responsible for Content and information exchanged in the Ask a Lawyer. Nor are We responsible for any legal advice or opinions provided by the Third-Party Legal Professionals. All opinions given are those of the Third-Party Legal Professionals based solely on their professional opinion and are not the opinions of Legum Limited. As a precautionary measure, in connection with the Services or in dealing with Your Third-Party Legal Professional, Legum Customers should not disclose information that is not related to or necessary for the completion of the Work Request or Engagement.

10.7.2 Help Request. You can contact Us through the Contact Us Form on the Legum Limited website to receive help with any inquiries or issues that You may have regarding the Legum Mobile Application Platforms.

10.8 Accessing the Services Through Third-Party Services.

10.8.1 The Services may be made available or accessed in connection with third-party services and content (including advertising) that We do not control. You acknowledge that different Terms of Service and privacy policies may apply to Your use of such third-party services and content. We do not endorse such third-party services and content and in no event shall We be responsible or liable for any products or services of such third-party providers. Additionally, Apple Inc., Google, Inc., Microsoft Corporation or BlackBerry Limited will be a third-party beneficiary to these Terms if You access the Services using applications developed for Apple iOS, Android, Microsoft Windows, or

Blackberry-powered mobile devices, respectively. These third-party beneficiaries are not parties to these Terms and are not responsible for the provision or support of the Services in any manner. Your access to the Services using these devices is subject to terms set forth in the applicable third-party beneficiary's terms of service.

10.8.2 Additional Third-Party Software Licensing Terms. Third-party devices and software may be governed by and subject to separate commercial terms and licenses. You must comply with any such commercial terms and licenses with regard to these separate third-party devices or software. Legum Limited makes no warranty concerning any third-party device or software.

11. MISCELLANEOUS

11.1 Access to the Services may occur through an authorized mobile application and may not be available for all devices or telecommunication providers. You will need to check the Legum Limited website to ensure Your mobile device and telecommunications provider is compatible with the Legum Mobile Application Platforms.

11.2 Apple Requirements. To the extent that You are using Our Services on an iOS device, You further acknowledge and agree to the following provisions related to Apple Inc. (“Apple”). You acknowledge that these Terms are between you and Legum Limited only, not with Apple, and Apple is not responsible for the Services and the content thereof.

11.2.1 Apple has no obligation whatsoever to furnish any maintenance or support services with respect to the Services. In the event of any failure of the Services to conform to any applicable warranty, You may notify Apple and Apple will refund any applicable purchase price for the mobile application to You; and, to the maximum extent permitted by applicable law, Apple has no other warranty obligation whatsoever with respect to the Services.

11.2.2 Apple is not responsible for addressing any claims by You or any third party relating to the Services or Your possession or use of the Services, including, but not limited to:

11.2.2.1 Product liability claims

11.2.2.2 Any claim that the Services fail to conform to any applicable legal or regulatory requirement;
or

11.2.2.3 Claims arising under consumer protection or similar legislation

11.2.2.4 Apple is not responsible for the investigation, defense, settlement and discharge of any third-party claim that the Services or Your possession and use of the mobile application infringes that third party's intellectual property rights. You agree to comply with any applicable third-party terms when using the Services. Apple and Apple's subsidiaries are third-party beneficiaries of these Terms, and upon your acceptance of these Terms, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms against you as a third-party beneficiary of these Terms.

11.2.2.5 You hereby represent and warrant that:

11.2.2.5.1 You are not located in a country that is subject to a Nigerian Government embargo, or that has been designated by the Nigerian Government as a "terrorist supporting" country; and

11.2.2.5.2 You are not listed on any Nigerian Government list of prohibited or restricted parties.

11.3 Help and Support. We may use a variety of methods (e.g., in-product, Internet, e-mail, chat, fax and phone) to provide technical support and customer service in connection with the Services. The terms and conditions governing the offering of this support, which may require the payment of an additional fee, are subject to change from time to time.

11.4 Governing Law and Venue. These Terms shall be construed in accordance with the laws of the Federal Republic of Nigeria, without reference to Nigeria's choice of law statutes or decisions. Any claim or arbitration brought under these Terms shall take place in Lagos, Nigeria.

11.5 Severability. If any provision of these Terms is held to be unenforceable invalid or unenforceable by any arbitrator or court of competent jurisdiction, the remainder of the Terms shall remain enforceable, and such unenforceable provision shall be reinterpreted to the maximum extent possible in accordance with the original intent of the term.

11.6 Headings and Captions. The titles or captions of paragraphs and subparagraphs contained in these Terms are for convenience and reference only and shall not be construed to define, limit, extend, or describe the scope of these Terms nor the intent of any provision.

12. DISCLAIMER OF WARRANTIES

12.1 YOUR USE OF THE SERVICES, SOFTWARE, AND CONTENT IS ENTIRELY AT YOUR OWN RISK. EXCEPT AS DESCRIBED IN THESE TERMS, THE SERVICES ARE PROVIDED "AS IS." TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, LEGUM LIMITED, ITS AFFILIATES, AND ITS THIRD PARTY PROVIDERS, LICENSORS, DISTRIBUTORS AND

SUPPLIERS (COLLECTIVELY, "SUPPLIERS") DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY WARRANTY THAT THE SERVICES ARE FIT FOR A PARTICULAR PURPOSE, TITLE, MERCHANTABILITY, DATA LOSS, NON-INTERFERENCE WITH, OR NON-INFRINGEMENT OF, ANY INTELLECTUAL PROPERTY RIGHTS, OR THE ACCURACY, RELIABILITY, QUALITY OR CONTENT IN, OR LINKED TO THE SERVICES. LEGUM LIMITED AND ITS AFFILIATES AND SUPPLIERS DO NOT WARRANT THAT THE SERVICES ARE SECURE, FREE FROM BUGS, VIRUSES, INTERRUPTION, ERRORS, THEFT OR DESTRUCTION. IF THE EXCLUSIONS FOR IMPLIED WARRANTIES DO NOT APPLY TO YOU, ANY IMPLIED WARRANTIES ARE LIMITED TO 60 DAYS FROM THE DATE OF PURCHASE OR DELIVERY OF THE SERVICES, WHICHEVER IS SOONER.

12.2 LEGUM LIMITED, ITS AFFILIATES, AND SUPPLIERS DISCLAIM ANY REPRESENTATIONS OR WARRANTIES, WHETHER EXPRESS OR IMPLIED, THAT YOUR USE OF THE SERVICES WILL SATISFY OR ENSURE COMPLIANCE WITH ANY LAWS, RULES, REGULATIONS, OR OTHER LEGAL OBLIGATIONS.

13. LIMITATION OF REMEDIES

13.1 WE SHALL NOT BE LIABLE FOR ANY DAMAGES IN EXCESS OF THE AMOUNT ACTUALLY PAID BY YOU TO US FOR THE RIGHT TO USE THE LEGUM MOBILE APPLICATION PLATFORMS DURING THE TWELVE (12) MONTHS PRIOR TO YOUR CLAIM. BY WAY OF ILLUSTRATION OF THE FOREGOING AND NOT LIMITATION, LEGUM LIMITED, ITS AFFILIATES, SUPPLIERS, AND THEIR RESPECTIVE OWNERS, OFFICERS, DIRECTORS, AGENTS AND EMPLOYEES, ARE NOT LIABLE FOR ANY OF THE FOLLOWING: (A) INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES; (B) DAMAGES RELATING TO FAILURES OF TELECOMMUNICATIONS, THE INTERNET, ELECTRONIC COMMUNICATIONS, CORRUPTION, SECURITY, LOSS OR THEFT OF DATA, VIRUSES, SPYWARE, LOSS OF BUSINESS, REVENUE, PROFITS OR INVESTMENT, OR USE OF SOFTWARE OR HARDWARE THAT DOES NOT MEET LEGUM LIMITED SYSTEMS REQUIREMENTS.

13.2 THE THIRD-PARTY LEGAL PROFESSIONALS ARE RESPONSIBLE FOR THEIR OWN WORK. LEGUM LIMITED MAKES NO REPRESENTATIONS OR WARRANTIES REGARDING THE WORK PERFORMED BY THE THIRD-PARTY LEGAL PROFESSIONALS

13.3 INDEMNIFICATION. EXCEPT AS EXPRESSLY PERMITTED IN THESE TERMS, YOU AGREE TO INDEMNIFY, DEFEND, AND HOLD LEGUM LIMITED, ITS AFFILIATES, AND SUPPLIERS,

AND THEIR RESPECTIVE OWNERS, OFFICERS, DIRECTORS, AGENTS, AND EMPLOYEES, HARMLESS FROM ANY AND ALL CLAIMS, DEMANDS, LOSSES, CAUSES OF ACTION, LAWSUITS, DAMAGES, JUDGMENTS, LIABILITIES (ACTUAL OR CONTINGENT), OR EXPENSES, INCLUDING REASONABLE ATTORNEYS' FEES AND COSTS, ARISING OUT OF, OR RELATING TO, IN ANY WAY, YOUR USE OF THE SERVICES OR BREACH OF THESE TERMS DUE TO THE NEGLIGENCE OF LEGUM LIMITED OR OTHER PARTY AND REGARDLESS OF WHO SUIT IS INITIATED AGAINST (COLLECTIVELY REFERRED TO AS "CLAIMS"). LEGUM LIMITED RESERVES THE RIGHT, IN ITS SOLE DISCRETION, TO ASSUME THE EXCLUSIVE DEFENSE AND CONTROL OF ANY CLAIMS. YOU AGREE TO REASONABLY COOPERATE AS REQUESTED BY LEGUM LIMITED IN THE DEFENSE OF ANY CLAIMS.

13.4 Waiver. No waiver of any provision herein shall be valid unless in writing and signed by both Us and You. Our failure to at any time requires the performance of any obligation under these Terms, shall not affect the right to require performance of this obligation in the future. Any waiver of any breach of any provision hereof, shall not be construed as a waiver of any continuing or succeeding breach of such provision, a waiver or modification of the provision itself, or a waiver of modification of any right under these Terms.

13.5 Entire Agreement. Except to the extent, You and Legum Limited have executed an Outsourcing Agreement, these Terms are the entire agreement between You and Legum Limited and replace all prior understandings, course of dealings, communications, and other agreements, whether oral or written, regarding the subject matter hereof. The United Nations Convention on Contracts for the International Sale of Goods does not apply to these Terms or any Outsourcing Agreement. You cannot assign or transfer ownership of these Terms or any Outsourcing Agreement to anyone without Our prior written approval and any such assignment without Our prior written consent shall be void. Notwithstanding the foregoing, We may freely assign Our rights and obligations herein without Your consent. Subject to any provisions herein with regard to assignment, all covenants and agreements herein shall bind and inure to the benefit of the respective heirs, executors, administrators, successors and assigns of the parties hereto. Unless amended or modified by Us as permitted herein, no amendment or modification to the Terms or any Outsourcing Agreement shall be binding on Us unless agreed to in writing by Us.

13.6 Binding Individual Arbitration Agreement and Waiver of Litigation.

13.6.1 Legum Limited and You knowingly, voluntarily, and intentionally waive any right which either may have, to any litigation (including but not limited to any claims, counterclaims, crossclaims and

third-party claims) arising out of, relating to, under, or in connection with (i) these Terms, including any matters contemplated by these Terms; (ii) any federal, state or other governmental statute, regulation, rule, ordinance or common law; or (iii) the performance of any obligations pursuant to these Terms or any separate agreement incorporating these Terms, including, by way of example and not limitation, an Outsourcing Agreement.

13.6.2 Further, You agree that all disputes, no matter how described, pleaded, or styled, between You and Us (including Our parent and any past or present affiliates, officers, or employees), including, but not limited to, any dispute relating to any aspect of Your use of the Services or any act or omission by Us (“Dispute”), shall first attempt to be resolved by informal discussions between You and Us. If the Dispute is not resolved through informal discussions, both We and You agree to submit all Disputes to binding, confidential, individual arbitration before a single, neutral arbitrator under the Nigerian Arbitration and Mediation Act 2023 conducted by the Lagos Court of Arbitration (LCA) under the Commercial Arbitration Rules and Mediation Procedures. The language to be used in the arbitral proceedings shall be English. The seat of arbitration shall be in Lagos, Nigeria. Nothing in this Disputes provision prohibits You from filing a complaint with the any applicable governmental regulatory agency. In addition, we both retain our right to seek relief in a small claims court for Disputes within the scope of that court’s jurisdiction. You and Legum Limited hereby further agree as follows:

13.6.2.1 the LCA (including all its procedural and substantive provisions) and related federal decisional law shall govern this Agreement to the fullest extent possible;

13.6.2.2 except for the right to seek relief in a small claims court as provided in this Section 13.6.2, neither of us shall file an action in any court against the other, and any such action filed in violation of this Disputes provision shall be dismissed in favor of arbitration. We both recognize that such a breach of this Agreement will cause the other damage, including, but not limited to, attorneys’ fees and costs incurred in compelling arbitration, which the breaching party will be liable to pay;

13.6.2.3 except as specifically required by applicable law, the fact of, and all accompanying aspects of the arbitration and the underlying Dispute shall remain strictly confidential by both of us, our representatives, the arbitrator, and the LCA; and

13.6.2.4 You agree that Your personal and/or business financial information is confidential and unique to You and that You do not want to have such information revealed to others in a class or mass action lawsuit and You agree that individual resolution of Your Dispute will occur more quickly than if Your Dispute were combined with others. You agree not to combine or consolidate any Dispute(s) with

those of other Legum users, such as in a class of mass action, or to have any Dispute(s) be arbitrated or litigated jointly, or consolidated with any other person's Dispute(s). You affirm that any Dispute made by You must be resolved in a single matter only involving You. Further, You agree that the arbitrator shall have no authority to join or consolidate Disputes by more than one person. You hereby agree to waive any rights which you may have to bring any class action Dispute against Us.

YOU AGREE THAT THESE TERMS ARE ENFORCEABLE LIKE ANY WRITTEN NEGOTIATED AGREEMENT SIGNED BY YOU. LEGUM LIMITED IS WILLING TO PROVIDE ACCESS TO THE LEGUM MOBILE APPLICATION PLATFORMS AND SERVICES ONLY ON THE CONDITION THAT YOU ACCEPT ALL OF THESE TERMS. YOU ACKNOWLEDGE THAT YOU HAVE READ ALL OF THE TERMS, UNDERSTAND THEM, AND AGREE TO BE LEGALLY BOUND BY THEM. BY CLICKING YOUR ACCEPTANCE OF THIS AGREEMENT, OR BY ACCESSING OR OTHERWISE USING ANY PART OF THE SERVICES, YOU CONSENT TO THESE TERMS. IF YOU DO NOT CONSENT TO THE TERMS, YOU SHALL NOT ACCESS OR USE ANY PART OF THE LEGUM MOBILE APPLICATION PLATFORMS OR SERVICES.