

## Website Terms of Use

**Latest update: May 25th, 2018**

Cardlink (hereinafter the “COMPANY”) has created the website under the domain name [www.cardlink.gr](http://www.cardlink.gr) in order to provide information and services to its users.

Any natural person or legal entity which visits the webpages or uses the services of the website shall be hereinafter referred to as the “user”. All information and/or services currently existing in the website or any information and/or services which might be added in the future shall be subjected to the present Terms of Use, while consultation or use of the website and/or the services provided therein involves the full and unconditional understanding and acceptance of the present Terms of Use.

The use of the website [www.cardlink.gr](http://www.cardlink.gr) is governed by the present Terms of Use which concern the rights and obligations of the COMPANY against the users of its website and which (Terms of Use) users are invited to read carefully and to comply with. The use of the website [www.cardlink.gr](http://www.cardlink.gr) implies the unconditional acceptance of the present Terms of Use.

The COMPANY may, for any reason whatsoever and without prior notice, amend the present Terms of Use. Any use of the website by the users after the date of any such amendment of the Terms of Use shall be construed as acceptance of such amendment on users’ part.

### **1. Limitation of liability**

**1.1.** The COMPANY bears no responsibility for any direct, indirect, incidental, actual and/or consequential loss, including loss for moral damages, relating to or arising out of the present website and/or from its use and/or from any third party website or source to which a link or reference is included in the present website or which access may be gained from the present website, or for the use, download or access to any materials, information, products or services, including, by way of indication and without limitation, any loss of profit, loss of programs or other data, even in cases where the COMPANY has been expressly informed that such damages might occur.

**1.2.** The COMPANY declines all responsibility for any damages that may incur, directly or indirectly, accidentally or as a result of, or otherwise related to the access to or the use of the website [www.cardlink.gr](http://www.cardlink.gr), including, without limitation, any loss or damage caused by viruses that may affect users’ equipment (PCs) or the validity of information that users obtained through [www.cardlink.gr](http://www.cardlink.gr).

**1.3.** The COMPANY does not provide any direct or indirect guarantee that the content of the website shall, at all times, be up-to-date, secure, free of errors, that it shall meet users' demands as well as that the results emerging from its use will be reliable, accurate and free of errors.

**1.4.** As a result of the continuous developments, the information contained in this website may not always be fully updated and as such, such information is provided on an "AS IT IS" and "AS AVAILABLE" basis. The use of information obtained or stored by or through this website solely relies on the discretion and is a responsibility of the user. Users acknowledge that they must evaluate the content and that they are responsible for any risk that might result from the use of such content.

**1.5.** The content of this website does not provide advices, does not make any recommendations and shall not be considered as the basis for any decision or action, invitation for investing in any other assets of the COMPANY or for participating in other companies.

## **2. Intellectual property**

**2.1.** The COMPANY is the sole and exclusive holder of all intellectual property rights relating to the content and structure of the website [www.cardlink.gr](http://www.cardlink.gr), except where expressly excluded or where provisions of applicable law stipulate the contrary. The content of the website [www.cardlink.gr](http://www.cardlink.gr) constitutes intellectual property of the COMPANY. Any information (text, images, graphics) contained in [www.cardlink.gr](http://www.cardlink.gr) may solely be used for personal, non-commercial use.

**2.2.** The names of all services and/or product which are referred in the present website are trademark property of the COMPANY, its subsidiaries, or any associated and affiliated companies.

**2.3.** The COMPANY authorizes users to copy and print extracts or documents from the website (excluding any content owned by third parties and defined as such) exclusively for personal, non-commercial use, under the consideration that any copy or extract of such documents or pages obtained maintains any and all intellectual property rights or other property notices including any disclaimers that might be contained therein. Logos and trademarks of the COMPANY may not be used or reproduced without the prior written consent of the COMPANY.

**2.4.** The copying, reproduction and/or modification in any way, in whole or in part, of the content of the website [www.cardlink.gr](http://www.cardlink.gr), without the prior written consent of the COMPANY, shall be deemed as unlawful.

**2.5.** Unless otherwise specified, it is prohibited to copy, modify or reproduce, in whole or in part, for commercial purposes, the content of this website in any form, based on it and/or its contents, or to incorporate the electronic retrieval systems into other websites. No link on this website may be included in any other website without the prior written consent of the COMPANY.

### **3. Links to other websites**

The website [www.cardlink.gr](http://www.cardlink.gr) may contain links to websites operated by external third parties; users may be able to browse through various links (links, hyperlinks, banners, videos) to websites operated by external third parties for the content of which such third parties shall be exclusively responsible. The COMPANY does not represent such external third parties and/or their websites and as such, the COMPANY does not guarantee their availability, does not control and bears no responsibility for their content, the policy for the protection of personal data nor for the quality, the correctness, lawfulness, completeness, the current character and the accuracy of the information or for the features of the products or services referred to in the above mentioned websites. Such references – links exist and have been explicitly provided for facilitating users of [www.cardlink.gr](http://www.cardlink.gr), while the websites to which they link to are subject to the respective terms of use of such websites. The provision of links in our Website shall not be deemed as an indication of adoption or acceptance of the content of the respective websites by the COMPANY, which bears no liability for their content, as well as for any errors or malfunctions of external third-party websites, nor for any damage or injury caused to users as a result of accessing and using the information provided in such websites, since user access such websites on their own responsibility.

### **4. Minors**

The website is addressed to adults (i.e. investors and individuals seeking information about the COMPANY). The COMPANY does not collect nor intends to collect information from or regarding children and minors.

### **5. Obligations of users**

**5.1.** The status of “user” of this website is personal for each user and as such, it should not be shared with other individuals. If a username and/or password has been provided, users

accept that they shall keep such username and/or password safe and secret and to: (i) notify the COMPANY as soon as they become aware of any unauthorized disclosure or use of the personal username and/or password, and (ii) bear full responsibility for any loss or damage that may arise from such unauthorized use or disclosure.

**5.2.** Users shall be liable for providing all equipment necessary to access the website and for all relevant third-party charges (i.e. telephone charges and Internet Service Provider charges).

**5.3.** Users agree to use the website only in accordance with the present terms. In the event that an unauthorized use of this Website by users results in damage to any individual, who will subsequently bring legal action against the COMPANY, users agree to indemnify the COMPANY for all losses and/or damages arising from such a claim.

**5.4.** Users of this website undertake:

**5.4.1** to abstain for any action, when using this Website, whether intended or otherwise, which is contrary to any legal or regulatory requirements of any competent authority that has jurisdiction over them, or on any activity undertaken thereby.

**5.4.2** to not use this Website to make unauthorized efforts to access the COMPANY's systems or third-party networks.

**5.4.3** to not use this Website to carry out any business or other activities or to contribute to activities that are prohibited by law.

**5.4.4** to not use this Website to transfer any material which is defamatory, offensive or threatening or which violates third-party rights, or is intended to cause disruption, harassment or unnecessary concern to any third party, or to send messages that users know that are false or to use this Website for any such purpose.

**5.4.5** to promptly inform the COMPANY with respect to any claim or action of any kind against users for any use of this website and, upon request of the COMPANY, to immediately cease the action for which the charge was made, and

**5.4.6** to promptly inform the COMPANY with respect to any changes relating to their registration data. Users are required to ensure that their registration details are kept up to date.

## **6. Transfer of software**

The use of software downloaded from this Website solely depends on the discretion and assessment of possible risks by users who must ensure compliance with the terms, conditions and notes of licensing of software downloaded from this Website to their personal computer, as well as that software is compatible with their computer and does not contain viruses.

## **7. Changes to the website**

The COMPANY reserves the right to amend or to remove any part or the entire Website at any time without prior notice. Any amendments shall apply from the next time user visit the Website. Users of this Website are not entitled to any compensation for damages that may arise out of their failure to use the Website and/or from any bugs, interruptions, defects or delays in the functioning of the Website or the transmission of information on the internet through this Website.

## **8. Contact us**

All enquiries shall be sent via e-mail to the following e-mail address: [info@cardlink.gr](mailto:info@cardlink.gr).

Information about the services of the COMPANY, its subsidiaries and affiliates (e.g., updates on latest news) may be sent, from time to time, via e-mail or by post. If users do not wish to receive such information, they may opt-out, at any time, via an e-mail sent to the following e-mail address: [info@cardlink.gr](mailto:info@cardlink.gr).

## **9. General**

In case any of the present terms is deemed to be non-applicable, this shall not affect the validity and enforceability of the remaining terms.

The present terms constitute the entire agreement between each user and the COMPANY and govern the access to and the use of the Website by users. The present terms shall prevail over any other written agreement between each user and the COMPANY regarding the use of this Website.

The present terms are governed by and construed in accordance with Greek and EU legislation. Any dispute arising out of or in relation to the present terms shall be exclusively resolved by the competent courts of Athens.