

Quartr Terms of Service for Consumers

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1.0

Quartr provides a digital platform which gives users easy access to first-party investor relations information from public companies (the "**Service**") through our software tools (the "**Software Tools**"), including our mobile app (the "**App**") and our web app for professionals (the "**Web App**").

A description of the Service is available on our Website. The Service as such is only available in English, but the content or material of the Service (the "**Service Content**") may be available in various languages.

1. INTRODUCTION

These Terms of Service (the "**Terms of Service**") constitute the agreement that apply to your use of the Service.

The contractual relationship between you as a user ("**you**") and Quartr AB ("**Quartr**", "**we**", "**our**", or "**us**") regarding your use of the Service is governed by these Terms of Service. Please read these Terms of Service carefully before using the Service.

Your access and use of the Service are conditioned upon your acceptance (without modification) of these Terms of Service (and any future version of these Terms of Service). When you sign up for the Service, you agree to be bound by these Terms of Service. If you do not wish to accept these Terms of Service, you cannot access and use the Service.

2. USE OF THE SERVICE

Software Tools

The Service is available through our Software Tools, which are described on our Website. Use of certain Software Tools, for example our application program interface (API), is subject to acceptance of separate terms and conditions and may only be available to businesses. Moreover, use of certain Software Tools, for example our Web App, requires that you subscribe to a Plan for the Service.

The functionality and features of the Service and the Service Content made available varies between the Software Tools and, where applicable, available Plans. This means that certain functionality and features of the Service and certain Service Content may only be available in certain Software Tools and depending on the Plan that you subscribe to.

Access to the Service

To access and use the Service through the App or the Web App, you need to (i) register a user account and provide the required information, (ii) be at least 18 years old, and (iii) log into the Service using your user account.

To access the Service using the App, you need to download and install the App on your mobile device. The App is available on Apple App Store and Google Play Store.

You can create a user account by using your e-mail account. Moreover, if you sign up for the Service using the App, you can also create a user account by using certain third-party services, such as your Apple ID, as outlined in App.

Your password for your user account should be stored securely. You are responsible for all use of the Service using your user account. If you suspect that someone has used or accessed your user account without permission, please notify us immediately and change your password as soon as possible.

System Requirements

Use of the Service requires a compatible device, Internet access, and a Software Tool.

Detailed information regarding compatible mobile devices and which version of operating systems (Android-based or iOS) that the App supports is available on our Website and directly in the Apple App Store and the Google Play Store.

We will notify you in advance if we change the system requirements for the Service by appropriate means, for example by e-mail, directly in the Service or, with respect to the App, directly in the Apple App Store and the Google Play Store.

You are responsible for updating your device(s) and operating system to comply with the system requirements. If you do not update your device(s) and operating system, you may not be able to use the Service or a specific Software Tool such as the App.

Updates of the Service and the Software Tools

You acknowledge and understand that we from time to time may issue updated versions of the Service and/or the Software Tools and that we may perform automatic electronic updates of the Service and the version of the Software Tool that you are currently using. You consent to all such automatic updates of the Service and the Software Tools and that these Terms of Service applies to all such updates. If you do not update the Software Tool (as applicable) on your device(s) to the latest version, the Service may not function properly, or you may not be able to access the Service.

As such, you acknowledge that we may change or modify the Service, including removing or adding functionality and features to the Service and/or Service Content. This also applies to functionality and features and Service Content made available under Plans that you subscribe to.

Subcontractors

We engage subcontractors for the provision of the Service. You agree and are aware that certain subcontractors are necessary in order to provide the Service.

Responsibility for Internet Connection

You are aware and accept that the use of the Service is dependent on an Internet connection. You are solely responsible for your own Internet connection used to connect to the Service.

Costs for Data Usage

You are responsible for any fees and charges for your own Internet traffic and data usage that you may incur when accessing and using the Service.

Conditions for Use

You may only use the Service for the purposes for which the Service was developed and created and only for lawful purposes. You must comply with applicable laws and regulations when using the Service.

Moreover, when you access or use the Service, including the Service Content, you represent and warrant that you will not or allow or permit anyone else to:

- breach or circumvent (or encourage anything that would breach or circumvent) any laws, rules, regulations or third party rights;
- gain access (or attempt to gain access) to any area where you do not have a right or permission to be;
- distribute viruses, malicious software, use any worms, Trojan horses, cancelbots, spyware, corrupted files, time bombs, robots, scrapers, spiders or any other automatic means to access, damage, disrupt or interfere with the Service for any reason;
- take any action that imposes, or may impose, in our view, an unreasonable or disproportionately large load on the Service;
- frame, mirror or otherwise incorporate any part of the Service into any other website, software or service without our prior written authorization;
- bypass, circumvent or interfere with any technical measures used by us to provide the Service or otherwise undermine the operation or security of the Service;
- use data mining, robots or similar data gathering and extraction tools in your use of the Service;
- copy, modify, change, reverse engineer or disassemble the Service and/or the App (or parts thereof) except as permitted by law; or
- impersonate another person or use or attempt to use someone else's user account without our permission.

If you (in our view) act in breach of these Terms of Service, applicable laws or regulations, or otherwise abuse the Service, we have the right to (i) limit, suspend and deny your access to the Service; (ii) take technical and/or legal steps to prevent your further use of Service; and (iii) terminate your use or access to Service with immediate effect, including by deleting your user account for the Service and any User Content. To the extent that you subscribe to a Plan for the Service, the Plan will also be terminated with no obligation for us to repay any Subscription Fee already paid.

Availability of the Service

The Service is provided on an "as available" basis. This means that we do not guarantee that the Service always will be fully available, for example due to unplanned maintenance or technical issues. You acknowledge and accept that the Service may become unavailable due to unplanned service or maintenance, technical issues, and/or updates.

Responsibility for User Content

You are sole responsible for content, for example comments, notes etc., that you upload in the Service ("**User Content**"), including ensuring that the User Content complies with applicable laws and regulation and do not violate or infringe the rights of any third party, including intellectual property rights of third parties.

Moreover, you warrant that the User Content do include any virus, malicious software, worms, Trojan horses or other software which could damage, disrupt or interfere the Service for any reason.

If we become aware that User Content violates these Terms of Service or applicable laws and regulations, we are entitled to delete any User Content at any time, without prior notice.

No Investment Advice

You agree and understand that no content or material provided through the Service, including Service Content, constitutes investment advice. Moreover, a reference to a particular investment or security, a credit rating or any observation concerning a security or investment provided in the Service Content is not a recommendation to buy, sell or hold such investment or security or make any other investment decisions. You should make your own investment decisions or seek advice from a professional financial advisor.

Internal Use

You acknowledge and agree that you will use any Service Content in the Service for your own internal use and not distribute or otherwise furnish such content and material to any third-party without our or, as applicable, our licensors', prior written approval or as otherwise permitted under these Terms of Service.

3. PLANS AND PRICING

Plans for the Service

We offer different plans ("**Plans**") for the Service, which include different tiers of features and functionality of the Service and certain Service Content. Accordingly, certain features and functionality of the Service and certain Service Content are only available if you subscribe to a certain Plan of the Service and use a specific Software Tool.

The Plans available, and the features, functionality and the Service Content that each Plan includes, are described on our Website.

When signing up for the Service through our Web App, you must choose a Plan, choose a payment method, and provide the required payment information before you can access and use the Service.

A Plan can include a free trial during which you get access to the features, functionality and the Service Content of the chosen Plan free of charge for a limited period ("**Free Trial**"). Which Plans that include a Free Trial and the duration of the Free Trial are outlined on the Website. Following the expiration of the Free Trial, you will be charged for the chosen Plan, unless you terminate the subscription for the Plan before the end of the Free Trial.

Subscription Fee and Payment of Subscription Fees

The applicable price (the "**Subscription Fee**") for any Plan is shown on the Website or when signing up for the Service using the Web App. The stated Subscription Fee applies during the applicable Subscription Period. We may thus change the Subscription Fee for any subsequent Subscription Period. If the Subscription Fee is changed for the Plan of your choice, we will notify you of such change at least thirty (30) days before the Plan is automatically renewed for another Subscription Period to allow you to either, where applicable, downgrade your Plan to a Plan of a lower tier, or terminate your subscription for the current Plan.

The Subscription Fee is inclusive of applicable taxes (Value Added Tax or similar sales tax).

If you sign up for a Plan, you pay the applicable Subscription Fee in advance on a recurring basis for each Subscription Period.

Plan Subscription Period

The subscription period for any Plan is one (1) month or one (1) year (the "**Subscription Period**"), depending on your choice when you sign up for the Plan. You can at any time change the Subscription Period from one (1) month to one (1) year and vice versa in the Service, but the change will be effective following the current applicable Subscription Period. You will have access to the features, functionality and Service Content covered by your chosen Plan during the remaining Subscription Period.

The Subscription Period for your chosen Plan is reoccurring, meaning that if you do not terminate your subscription for the Plan or, if possible, actively downgrade your Plan to a lower tier before the end of the applicable Subscription Period, the Subscription Period for your chosen and current Plan will be automatically renewed for additional consecutive Subscription Period(s) and you will be charged the applicable Subscription Fee for such new Subscription Period(s).

Team Owner

In the Service you can, where the functionality is available, invite users to your team to be team members. The team members will subscribe to the same Plan as you and get access to the same features, functionality and Service Content as you. As a team owner, the cost for any team member's Plan will be charged using your chosen payment method and, accordingly, you will be responsible for the costs of any team member's Plan.

Downgrading

You can downgrade your current Plan at any time in the Service to a Plan or to the free Plan of a lower tier, provided that you do not subscribe to the lowest tier Plan available. If you downgrade your Plan, you will have access to the features, functionality and Service Content covered by your current Plan until the end of the applicable Subscription Period. Following the end of the applicable Subscription Period, you will no longer have access to the features, functionality and Service Content available in the Plan that you previously subscribed to. You will not receive any refund or credit for the remaining days in your current Subscription Period. Please note that if you choose to downgrade your Plan, you may also lose settings, preferences etc. that are connected to features, functionality and Service Content that are not available in the Plan that you have downgraded to.

Withdrawal Right and Refund Policy

When you sign up for a Plan, you agree that the Plan will commence immediately on the date of the purchase and that you will get access to the features, functionality and content covered by the Plan. This means that you do not have any withdrawal right under law since the Plan is delivered immediately to you.

Delay in Payments

If we are unable to charge your debit or credit card for your chosen Plan, we are entitled to suspend your access to the Service until all amounts due and outstanding have been paid.

4. RIGHTS AND OWNERSHIP

License to use the Service

You are hereby granted a non-exclusive, non-transferable, revocable and limited right and license to use the Service, subject to these Terms of Service. Your right to use the Service is subject to your continued compliance with these Terms of Service.

Ownership

We are the owner and/or holder of all rights (and reserves all rights) to the Service (and any subsequent changes and improvements to the Service), including User Data, trademarks, software, source code, instructions, documentation and tools, all other related information and know-how of the Service, copyright and other intellectual property rights related to the Service. Nothing in these Terms of Service shall be interpreted as a transfer of any of our material or intellectual property rights to you, including User Data.

User Content

You retain all rights to any User Content that you upload or register in the Service. However, by using the Service, you hereby grant us a non-exclusive, transferable, non-revocable, sub-licensable, royalty-free worldwide license to use, distribute, modify, copy, publicly show, translate and create derivate work of such User Content.

5. DATA PROTECTION

Controllershship

We are the controller of the processing of your personal data in connection with the use of the Service under the General Data Protection Regulation (2016/679) (GDPR).

Privacy Policy

For further information on our processing of personal data, please see our [Privacy Policy](#).

6. TERM AND CANCELLATION

Term

These Terms of Service apply as long as you use the Service or as long as you have an active subscription for a Plan.

Cancellation

You can at any time cancel and terminate these Terms of Service by stop using the Service and delete your user account. If you have an active subscription for a Plan, the cancellation will be effective following the end of the applicable Subscription Period.

Cession of the Service

We reserve the right to at any time cease to provide the Service (or parts thereof).

Survival of Certain Terms

Clauses 4 (*Rights and Ownership*), 9 (*Liability*), 10 (*Miscellaneous*) and 11 (*Governing Law and Disputes*) shall survive termination, cancellation, or expiration of the Terms of Service for any reason.

7. CHANGES TO THE TERMS OF SERVICE

We may, from time to time, make change these Terms of Service. If we do any changes, we will consider your reasonable interests before we make such changes. Any changes to these Terms of Service will be notified to you in advance by appropriate means, for example by e-mail or directly in the Service.

We will notify you of any such changes to these Terms of Service in advance at least thirty (30) days before the change enters into effect.

When we notify you of any changes to these Terms of Service, we will also remind you of the right to terminate the Terms of Service.

In case of any material changes of these Terms of Service, we will ask for your consent to the changes for example directly in the Service when you log in.

If you do not agree to the changes, you always have the right to terminate the Terms of Service and any Plan in advance before the end of the applicable Subscription Period to end on the date the change enters into effect.

8. ADDITIONAL TERMS FOR THE APP

Apple App Store

If you have downloaded our App from the Apple Inc. ("**Apple**") App Store or if you are using the App on an iOS device, you acknowledge that you have read, understood, and agree to the following notice regarding Apple. These Terms of Service are between you and us only, not with Apple, and Apple is not responsible for the Service and the content thereof. Apple has no obligation whatsoever to furnish any maintenance and support services with respect to the Service. In the event of any failure of the Service to conform to any applicable warranty, you may notify Apple and Apple will refund the applicable purchase price for the App to you; and, to the maximum extent permitted by applicable law, Apple has no other warranty obligation whatsoever with respect to the Service. Apple is not responsible for addressing any claims by you or any third party relating to the Service or your possession or use of the Service, including: (i) product liability claims; (ii) any claim that the Service fails to conform to any applicable legal or regulatory requirement; (iii) claims arising under consumer protection or similar legislation; and (iv) claims with respect to intellectual property infringement. Apple is not responsible for the investigation, defense, settlement, and discharge of any third-party claim that the Service or your possession and use of the App infringe that third party's intellectual property rights. You agree to comply with any applicable third-party terms, when using the Service. Apple, and Apple's subsidiaries, are third-party beneficiaries of these Terms of Service, and upon your acceptance of these Terms of Service, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms of Service against you as a third-party beneficiary of these Terms of Service.

9. LIABILITY

Remedies

If you as a consumer wish to exercise any remedies available under applicable law where you consider that the Service lacks conformity, you must notify us within reasonable time from the date you became aware of the lack of conformity. You can notify us using the contact details outlined below. Given that the Terms of Service apply for as long as you use the Service, no specific limitation period applies in this regard. When you have notified us, we will confirm the receipt of your notification and then get back to you as soon as possible to handle your matter.

Limitation of Liability

We or our licensors or suppliers are not liable for: (i) any loss or damage arising under or connection with the use of, or inability to use, the Service, or the use or reliance on any content displayed in the Service, including Service Content, (ii) the accuracy or completeness of Service Content furnished through the Service or for delays, interruptions or omissions therein, (iii) indirect or consequential loss or damage, (iv) loss of profits, (v) business interruption, (vi) loss of anticipated savings, (vii) loss of business opportunity, goodwill or reputation, or (viii) loss due to downtime, loss of data or similar losses.

Our liability for damages arising under or in connection with the Terms of Service is limited, per calendar year, to an amount corresponding to one price base amount under the Social Insurance Code (2010:110).

Exclusions

The limitation of liability under these Terms of Service shall not apply if the damage is caused by our gross negligence or willful misconduct.

10. MISCELLANEOUS

Entire Agreement

These Terms of Service constitute the entire agreement between you and us regarding your access and use of Service.

Assignment

We are entitled to transfer all or part of our rights and responsibilities under these Terms of Service to any third party without your consent. This will not affect your rights as a consumer. If you do not agree to such a change, you always have the right to terminate the Terms of Service and any subscription for a Plan in advance before the end of the applicable Subscription Period to end on the date the change enters into effect.

Severability

If at any time any provision of these Terms of Service is or becomes invalid, illegal or unenforceable under applicable law, the validity, legality and enforceability of the remainder of these Terms of Service shall not be affected. In the event any provision is held in any proceeding to be invalid, illegal or unenforceable, the deficient provision shall be replaced with a new provision permitted by applicable law and having an effect as close as possible to the deficient provision.

No waiver

Delay by either party to exercise a right or remedy under these Terms of Service shall not affect such party's right to enforce such right or remedy at a later time. A waiver by any party of any breach of any provision under these Terms of Service shall not be construed to be a waiver by such party in relation to subsequent breaches of such or other provisions in these Terms of Service.

11. GOVERNING LAW AND DISPUTES

Governing law

These Terms of Service are governed by Swedish law, without giving effect to any principles of conflicts of law.

Disputes

Any dispute, controversy or claim arising out of or in connection with these Terms of Service or the breach, termination or invalidity thereof, shall be finally settled by the Swedish general courts.

You also have the possibility of bringing your matter to the Swedish National Board for Consumer Disputes (ARN), provided that your matter fulfils ARN's requirements for their cases (e.g. concerning time and value limits).

Moreover, as a consumer and if you are a citizen within the European Union, you may also use the European Commission's [online platform for dispute resolution \(ODR\)](#).

12. SUPPORT AND CONTACT INFORMATION

If you need support, have questions regarding the Service or make a complaint regarding the Service, please contact us at hi@quartr.com.

Quartr AB

Reg. no.: 559289-8125

Address: Saltmätargatan 8, 113 59 Stockholm, Sweden

E-mail: hi@quartr.com

13. DEFINITIONS

The following defined terms have in these Terms of Service the meanings outlined below:

| <i>Term</i> | <i>Meaning</i> |
|---------------------------|--|
| "App" | means our mobile app for mobile devices available in Apple App Store and Google Play Store. |
| "Free Trial" | means a limited period during which you get access to the features, functionality and the Service Content of the chosen Plan free of charge. |
| "Plan" | means a plan under which certain features and functionality of the Service and certain Service Content is made available in the Service, subject to payment of a Subscription Fee. |
| "Service Content" | means the material and content of the Service, excluding User Content. |
| "Service" | means our digital platform which gives users easy access first-party investor relations information from public companies. |
| "Software Tool(s)" | means our Software Tool(s), including the App and the Web App, through which we provide the Service. |

| <i>Term</i> | <i>Meaning</i> |
|------------------------------|--|
| "Subscription Fee" | means the from time to time applicable price for any Plan. |
| "Subscription Period" | means the period during you subscribe to the applicable Plan. |
| "Terms of Service" | means these Terms of Service. |
| "User Content" | means any content that you upload in the Service. |
| "User Data" | means information, including personal data, relating to a user of the Service, which we collect when the user accesses and uses the Service. |
| "Web App" | means our web app for the use of the Service. |
| "Website" | means our website available at quartr.com . |

We hope you like our Service!