

## About stoq and trading

Investing involves risks. You may lose your entire deposit or even more. Forecasts of stoq offer no guarantee at all for the future. stoq is built as a demonstration project and does not provide financial advice. The use of the predictions is entirely at your own risk. TEAM WON IS IN NO WAY LIABLE FOR ANY LOSSES CAUSED. If you do not have experience with stock trading, we recommend that you don't use this app.

## Terms and conditions

These terms and conditions ("Terms", "Agreement") are an agreement between Team WON ("us", "we" or "our") and you ("User", "you" or "your"). This Agreement sets forth the general terms and conditions of your use of the stoq website, mobile application and any of its products or services (collectively, "Website", "Mobile Application" or "Services").

### Disclaimer

The materials on stoq's website and in the Mobile Application are provided on an 'as is' basis. stoq makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties including, without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, stoq does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on its website, the Mobile Application or otherwise relating to such materials or on any sites linked to this site.

### Age requirement

You must be at least 18 years of age to use the Website or Mobile Application. By using the Website or Mobile Application and by agreeing to this Agreement you warrant and represent that you are at least 18 years of age.

### Backups

We are not responsible for Content residing on the Website or in the Mobile Application. In no event shall we be held liable for any loss of any Content. It is your sole responsibility to maintain appropriate backup of your Content. Notwithstanding the foregoing, on some occasions and in certain circumstances, with absolutely no obligation, we may be able to restore some or all of your data that has been deleted as of a certain date and time when we may have backed up data for our own purposes. We make no guarantee that the data you need will be available.

### Prohibited uses

In addition to other terms as set forth in the Agreement, you are prohibited from using our Website, Mobile Application or its Content: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful acts; (c) to violate any international, federal, provincial or state regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) to submit false or misleading information; (g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or operation of the Service or of any related mobile application, other mobile applications, or the Internet; (h) to collect or track the personal information of others; (i) to spam, phish, pharm, pretext, spider, crawl, or scrape; (j) for any obscene or immoral purpose; or (k) to interfere with or circumvent the security features of the Service or any related mobile application, other mobile applications, or the Internet. We reserve the right to terminate your use of the Service or any related mobile application if we think that you are violating any of the prohibited uses or abuse our app in some other way. We don't have to give a reason for this.

### Intellectual property rights

This Agreement does not transfer to you any intellectual property owned by Team WON or third-parties, and all rights, titles, and interests in and to such property will remain (as between the parties) solely with Team WON. All trademarks, service marks, graphics and logos used in connection with our Website, Mobile Application or Services, are trademarks or registered trademarks of Team WON or Team WON licensors. Other trademarks, service marks, graphics and logos used in connection with our Website, Mobile Application or Services may be the trademarks of

other third-parties. Your use of our Website, Mobile Application or Services grants you no right or license to reproduce or otherwise use any Team WON or third-party trademarks.

### **Limitation of liability**

To the fullest extent permitted by applicable law, in no event will Team WON, its affiliates, officers, directors, employees, agents, suppliers or licensors be liable to any person for (a): any indirect, incidental, special, punitive, cover or consequential damages (including, without limitation, damages for lost profits, revenue, sales, goodwill, use or content, impact on business, business interruption, loss of anticipated savings, loss of business opportunity) however caused, under any theory of liability, including, without limitation, contract, tort, warranty, breach of statutory duty, negligence or otherwise, even if Team WON has been advised as to the possibility of such damages or could have foreseen such damages. To the maximum extent permitted by applicable law, the aggregate liability of Team WON and its affiliates, officers, employees, agents, suppliers and licensors, relating to the services will be limited to an amount greater of one dollar or any amounts actually paid in cash by you to Team WON for the prior one month period prior to the first event or occurrence giving rise to such liability. The limitations and exclusions also apply if this remedy does not fully compensate you for any losses or fails of its essential purpose.

### **Indemnification**

You agree to indemnify and hold Team WON and its affiliates, directors, officers, employees, and agents harmless from and against any liabilities, losses, damages or costs, including reasonable attorneys' fees, incurred in connection with or arising from any third-party allegations, claims, actions, disputes, or demands asserted against any of them as a result of or relating to your Content, your use of the Website, Mobile Application or Services or any willful misconduct on your part.

### **Changes and amendments**

We reserve the right to modify this Agreement or its policies relating to the Website, Mobile Application or Services at any time, effective upon posting of a link to the updated version of this Agreement in the Mobile Application. The updated version will be visible on our Website. When we do, we will revise the updated date at the bottom of this page. Continued use of the Website or Mobile Application after any such changes shall constitute your consent to such changes.

### **Acceptance of these terms**

You acknowledge that you have read this Agreement and agree to all its terms and conditions. By using the Website, Mobile Application or its Services you agree to be bound by this Agreement. If you do not agree to abide by the terms of this Agreement, you are not authorized to use or access the Website, Mobile Application and its Services.

### **Contacting us**

If you have any questions about this Agreement, please contact us. You can contact us at [t.a.j.vanderheijden@students.uu.nl](mailto:t.a.j.vanderheijden@students.uu.nl)

## **Privacy Policy**

Team WON is responsible for the processing of personal data as shown in this privacy statement.

### **Personal data that we process**

Team WON does not process personal data because on our site and apps no personal data can be left behind. We also do not use social media plugins.

### **Special and / or sensitive personal data that we process**

Our website and apps do not intend to collect data about website visitors and app users who are younger than 18 years. However, we can not check whether a visitor is older than 18. We therefore encourage parents to be involved in the online activities of their children, in order to prevent data about children being collected without parental consent. If you are convinced that we have collected data about a minor without this permission, please contact us via [t.a.j.vanderheijden@students.uu.nl](mailto:t.a.j.vanderheijden@students.uu.nl) and we will delete this information.

**Cookies, or similar techniques, that we use**

Team WON does not use cookies or similar techniques.

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