

## Terms of Use

Version 1.0

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### Introduction

Welcome to <https://payments-lab.com/> (hereinafter referred to as the "Website"). By accessing and using the Website on any electronic device, you acknowledge that you have read, understood, and agree to comply with these Terms of Use (the "Terms") as well as all applicable laws and regulations.

The Website is owned and operated by PAYMENTS LAB Ltd, incorporated in Malta with company number C106647, whose registered office is at 152, No 9, Naxxar Road, SAN GWANN SGN9030, MALTA (referred to as the "Company", "We", "Us", or "Our"). Should you have any questions or wish to make a complaint, please contact us at [info@payments-lab.com](mailto:info@payments-lab.com).

We reserve the right to modify these Terms at any time without prior notice. Your continued use of the Website signifies your acceptance of any amended Terms.

### Intellectual Property

All content available on the Website, including text, design elements, graphics, videos, scripts, and software (the "Content"), is either owned by or licensed to the Company. You are not permitted to copy, distribute, reproduce, or republish any portion of the Content without the express written permission of the Company. These Terms do not grant you any intellectual property rights in the Content. All rights are reserved by the Company.

### Conditions of Use

By accessing the Website, you agree to use it in accordance with all applicable laws and regulations, including but not limited to privacy laws, intellectual property laws, and anti-spam laws. You also agree not to:

- Violate any domestic or international laws.
- Engage in fraudulent, unlawful, or criminal activities.
- Misrepresent your identity or business relationships.
- Transmit viruses, malware, or any other harmful software intended to disrupt the Website.
- Post or share abusive, defamatory, discriminatory, or offensive content.
- Infringe the intellectual property rights of the Company or any third party.
- Provide false, misleading, or outdated information.

### User Conduct

You further agree to the following:

- You shall not collect or use any contact information from the Website to send unsolicited communications, including spam emails.
- You shall not attempt to gain unauthorised access to the Website or any associated servers or networks.
- You shall not interfere with or attempt to circumvent any security or access control measures deployed on the Website.
- You shall not degrade the Website's performance through actions such as Denial-of-Service (DoS) attacks.
- You confirm that you are over 18 years of age and possess the legal capacity to enter into agreements. You also warrant that your location information is accurate and has not been falsified or rerouted to avoid jurisdictional restrictions.

### Terms of Use of Materials on the Website

The information provided on the Website is offered on an "as is" basis without warranties of any kind, either express or implied. The Company does not guarantee the accuracy, completeness, or suitability of the information for any particular purpose. All warranties, including implied warranties of merchantability or fitness for a particular purpose, are expressly disclaimed. The Website may include links to third-party websites and resources for informational purposes only, and we are not responsible for the content or accuracy of those external resources.

### **Third-Party Websites**

The Website may contain links to third-party websites or external resources, over which we have no control. You acknowledge that the Company is not responsible for the availability or content of such external sites. We do not endorse, and cannot be held liable for, any terms, privacy policies, content, advertising, services, or products available on these third-party websites. Any loss or damage arising from your use of third-party resources is your sole responsibility.

### **Privacy**

By using the Website, you may provide personal data to the Company. Our processing of your personal data is governed by our [Privacy Policy](#), which forms an integral part of these Terms. Please review the Privacy Policy to understand how we collect, use, and protect your personal information.

### **Indemnification**

You agree to indemnify, defend, and hold harmless the Company and its officers, directors, employees, agents, subcontractors, licensors, and suppliers from any claims, liabilities, damages, losses, costs, or expenses (including legal fees) arising out of your breach of these Terms, your use of the Website, or any violation of applicable laws. The Company reserves the right to assume exclusive defence and control of any matter subject to indemnification, and you agree to cooperate with the Company in such defence.

### **Disclaimer**

The content available on this Website is provided for general informational purposes only and should not be construed as legal, tax, or investment advice. We do not guarantee the accuracy, completeness, or suitability of any content for individual circumstances. By using this Website, you acknowledge and accept this disclaimer.

### **Assignment**

You may not assign or transfer these Terms, or any rights or obligations under them, without the prior written consent of the Company. The Company reserves the right to assign these Terms and its rights and obligations without your consent.

### **Amendment of Terms**

We may amend or update these Terms from time to time without prior notice. Any modifications will be effective immediately upon posting the updated Terms on the Website. Your continued use of the Website after changes are posted constitutes your acceptance of the amended Terms.