#### Terms and Conditions

#### Introduction

Welcome to Advicera Oy ("Company," "we," "our," "us"). These Terms and Conditions ("Terms") govern your access to and use of our website and services (collectively, the "Services"). By accessing or using our Services, you agree to comply with and be bound by these Terms. If you do not agree, you may not use our Services.

Continued use of the Services following any updates to these Terms constitutes acceptance of the revised Terms.

### Company Information

Advicera Oy Auringonkehrä 5 A 25,01340 Vantaa, Finland

#### Scope of Services

Advicera Oy provides consulting, project management, advisory, educational services, and software development (collectively, "Services"). We primarily serve businesses and government entities (B2B and B2G), though consumers may also benefit from our Services. We reserve the right to modify, suspend, or discontinue any aspect of our Services without prior notice.

The Services are provided on an "as is" and "as available" basis and may not be error-free or uninterrupted. To the fullest extent permitted by law, we disclaim all implied warranties, including fitness for a particular purpose and non-infringement.

#### Eligibility

By using our Services, you confirm that you:

Are of legal age in your country of residence;

Have the capacity to enter into binding agreements;

Will provide accurate, complete, and up-to-date information during registration or interaction with our Services; and

Will not use the Services for any unlawful purposes.

We reserve the right to suspend or terminate access if false information is provided or the Services are misused.

## Disclaimer of Liability

To the maximum extent permitted by applicable law, Advicera Oy disclaims all liability for any direct, indirect, incidental, consequential, or special damages arising from your use of our Services. This includes, but is not limited to, damages for loss of profits, data, or other intangible losses, even if advised of the possibility of such damages.

We are not liable for gross negligence or willful misconduct to the extent prohibited by law.

## Intellectual Property

All content, materials, and intellectual property provided by Advicera Oy are owned by us or our licensors. Unauthorized use, reproduction, distribution, reverse engineering, decompiling, or circumvention of security measures is strictly prohibited.

Users are granted a limited, non-exclusive, non-transferable license to access and use the content strictly for personal or authorized business purposes. Any unauthorized use may result in immediate termination of this license and legal action.

## Third-Party Services

Our website and Services may reference or integrate third-party services. While we make reasonable efforts to ensure these third parties are reputable, we are not responsible for their content, actions, or policies. You assume all risks associated with using third-party services and should review their terms and conditions and privacy policies.

# Compliance with Applicable Laws

You are solely responsible for ensuring compliance with local laws and regulations in your jurisdiction. By using our Services, you confirm that your actions do not violate any applicable laws.

# Governing Law and Dispute Resolution

These Terms are governed by the laws of Finland. Any disputes arising from these Terms or our Services shall be resolved through arbitration under the rules of the Helsinki Chamber of Commerce. The arbitration will be conducted in English by a single arbitrator, unless the parties agree otherwise.

Costs of arbitration will be borne as determined by the arbitrator. The arbitration decision shall be final and binding on all parties.

## Indemnification

You agree to indemnify, defend, and hold harmless Advicera Oy, its affiliates, employees, and agents from any claims, liabilities, damages, losses, or expenses, including reasonable legal fees, arising out of your use of our Services, breach of these Terms, or violation of applicable laws. Liability for indemnification shall not exceed EUR 10,000 or as determined by the relevant governing law.

#### **Amendments**

We reserve the right to update these Terms at any time. Changes will take effect 30 days after posting on our website or upon notification to users. Continued use of the Services constitutes acceptance of the revised Terms.

# Contact Information

For questions about these Terms, contact us at hello@advicera.org.