

TERMS & CONDITIONS

JayTradz may modify these T&C at any time. All changes to these T&C will come into effect immediately after implementation of such changes since Your acceptance of the revised T&C will be made via a click-through confirmation or acceptance button when you will log in to Your secure back-office.

Please review them from time to time since Your continued log-in at Your back-office shall be deemed to be Your acceptance of any such modification. If You do not agree to these T&C, please do not become a Member JayTradz.

Terms of Conditions

The JayTradz 'Terms of Conditions' govern all the actions that relate to the purchase of your membership.

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1. Introduction

1.1. JayTradz (hereinafter referred to as 'the Company' or 'JW Equity Pte. Ltd.') is the premier resource for trading in the crypto equities market.

1.2. JW Equity Pte. Ltd. is incorporated in Singapore with the UEN: 202220057M.

1.3. The objective of the Company are all subject matters not forbidden by THE COMPANIES ACT (CHAPTER 50) of Singapore, in particular but not exclusively all activity described under Section 66306 of the Singapore Standard Industrial Classification code.

2. Acknowledgement

a. The client/member acknowledges that he/she read, understood and accepted the Terms of Conditions as amended from time to time, in addition to any information contained within the firm's website available online at www.JayTradz.com.

b. After the Client fills in and submits the Account Opening Application Form together with all the required identification documentation, the Company will send him a notice informing him whether he has been accepted as a customer of the Company. It is understood that the Company is not to be required (and may be unable under Applicable Regulations) to accept the Client as its member, and hence open an account for him or accept any money from him, until all documentation it requires has been received by the Company, properly and fully completed by the Client and all internal Company checks (including without limitation anti-money

laundering checks and appropriateness tests) have been duly satisfied. It is further understood that the Company reserves the right to impose additional due diligence requirements to accept Clients residing in certain countries. The Agreement will take effect and commence upon the receipt by the Client of the notice sent by the Company informing the Client that he has been accepted as the Company's Client." you may also add "by accepting this Agreement, the client is consenting that if he is accepted by the Company as a Client their relationship will be governed by the terms and Conditions of this Terms of Conditions and Account opening agreement as amended from time to time.

c. The client acknowledges that the Firm's official language is the English Language.

3. Scope of the Terms of Conditions

a. The Terms of Conditions govern all the actions that relate to the execution of the client's orders.

b. The Terms of Conditions are non-negotiable and overrides any other agreements, arrangements, express or implied statements made by JayTradz unless the company, in its sole discretion, determines that the context requires otherwise.

c. The Distance Marketing of Consumer Financial services law N.242 (I)/2004 which implements EU directive 2002/65/EC, does not require the Client Agreement to be signed by either the client or the company in order for both the client and the company to be legally bound by it.

4. Definitions and Interpretations

4.1. Terms stated bellow shall have the following meaning and may be used in the singular or plural as appropriate.

"Account" means a personalized membership account of the Client with the Company;

"Authorized Person" means a person authorized by the Client under a power of attorney to give instructions to the Company in relation to the Account;

"Business Day" means any day on which banks are open for business in St. Vincent & the Grenadine;

"Client" means a natural or legal person, accepted by the Company as its Client/Member to whom services will be provided by the Company under the Terms;

"Company" means JW Equity Pte. Ltd (SV) Ltd incorporated in Singapore with the UEN: 202220057M;

"Company's Website" means www.JayTradz.com or any other website that may be the Company's website from time to time;

"Contract" means any contract, whether oral or written, for the purchase or sale of any commodity, security, currency or other financial instruments or property, including any derivative contracts such as options, futures, CFDs or other transactions related thereto, entered into by the Company and the Client;

"Durable Medium" means any instrument which enables the Client to store information in a way accessible for future reference for a period of time adequate for purposes of the information and which allows the unchanged reproduction of the information stored;

"Services" means the services to be provided by the Company to the Client construed by these Terms. Services is inclusive of any dealing, order routing, advisory or other services which the Company provides from time to time to the Client by remote access via the Internet and which are subject to these Terms;

"Terms" mean these Terms of Conditions governing all the actions that relate to the execution of your memberships;

5. Internet and Electronic Service

a. The Client acknowledges the electronic nature of the Services and the inherent risk that communications by electronic means may not reach their intended destination or may do so much later than intended for reasons outside the Company's control.

b. Since the Company does not control signal power, its reception or routing via Internet or any other means of electronic communication, configuration of Client's equipment or reliability of its connection, the Company shall not be liable for any claims,

losses, damages, costs or expenses, including attorneys' fees, caused directly or indirectly, by any breakdown or failure of any transmission or communication system or computer facility belonging to the Company.

c. The Client will be held responsible for transactions executed by means of the Client's password even if such transactions were not executed by the Client.

d. The identification or use of any third party products, services or websites is not an endorsement by the Company of such services, products or websites. The Company accepts no responsibility or liability of any kind in respect of any materials on any website which is not under the Company's direct control.

6. Become a Member

6.1. You can join and become a part of JayTradz, hereinafter know as ("Member"). To become a Member, you must be at least 18 years of age and have reached the age of majority in Your state of residence. The membership is purchased on JayTradz.com. As a Member, you also have the possibility to purchase the products and services that JayTradz from time to time offers to You as a client, see more under the heading "Available offers for the Client's". If you are a Member, you are also allowed, but is not required to inform other people and companies about the products and services that JayTradz from time to time offers to all people and companies that become a Client of JayTradz Ltd. The Member is also allowed to refer and introduce new Members to JayTradz.

Notice! You are only allowed to inform others about products and services that JayTradz offers from time to time.

By becoming a Member with JayTradz, you are opting-in to receive other special offer e-mails from JayTradz and JayTradz's partners that we from time to time cooperate with. If You do not wish to receive these e-mails, you may be able to opt-out. Your Membership and status as a Member are personal and, you cannot sell it or transfer Your account or status as a Member without prior written consent by JayTradz. Please also note that you can NOT change Member when You have signed up as a Client.

JayTradz reserves the right to track Member's activity by both IP-address as well as individual browser activity. JayTradz may reject Your Member registration or purchase without giving any reason for the rejection. These T&C are on-going from the day when You become a Member and will continue until terminated by either You or JayTradz according to what is stated in these T&C,

JayTradz does not control the manner in which the Member performs under these T&C and the Member shall, at all times strictly follow the regulations with these T&C and all other policies governing JayTradz's relationships with the Members. JayTradz makes no representations or promises about the amount of sales or bonuses on the JayTradz products or services that the Member will be able to achieve. Furthermore, JayTradz does not warrant and make representations or promises about the Member will earn or profit from the trading that the Member may is his or her own decision purchase/trade.

The Member may in his or her own decision chose to purchase or deposit with JayTradz. You (Member) agree to take such steps as are reasonable to be familiar with national and state prohibitions on marketing through email, facsimile, and telephonic devices, and avoid improper solicitation of business. You (Member) agree to refrain from making misleading or improper representations concerning JayTradz products and services.

6.2. Rejection to become a Member

JayTradz may reject Your application to become a Member without giving any reason for the rejection.

6.3. Restricted countries

The following countries are restricted and, you are not allowed to become a Member if you are a resident, citizen from any of the following countries: Afghanistan, Belize, Cuba, Iran, Islamic Republic of Iraq, North Korea, South Sudan, St. Vincent and Grenadine, Canada and Syria.

6.4. Access to back office

As a Member of JayTradz, you will be allowed to log in at Your back-office at the website <https://JayTradz.com>, the ("Back- Office"). In the Back-Office You will find information about JayTradz and the products or services that JayTradz from time to time offers to all Clients. From Your Back-Office, you will also be able to purchase the products and services that JayTradz from time to time offers.

6.5. E-Mail: Electronic Notification

When You are approved as a Member with JayTradz, You expressly consent to receive any notices, announcements, agreements, disclosures, reports, documents, communications concerning new products, services, or other records or correspondence from JayTradz Ltd. You consent to receive notices electronically by way of transmitting the notification to You by email back-office, or any other means of communication developed by JayTradz..

6.6. Introduce and Refer Member

As a Member, you can introduce and refer new Members to JayTradz. The only way You, as a Member can be rewarded is if You or any of the Member's You have direct or indirect referred to JayTradz acquires any product or services from JayTradz.

6.7. Solicitation, earnings and advice Disclaimer

JayTradz is not responsible for any errors or omissions contained in any disseminated content at the Website, nor liable for any loss incurred as a result of using the content of the webpage in any way. JayTradz has not solicited You, nor give You any personalized investment advice. JayTradz's employees will answer Your general customer service questions. Anyway, they will not give you specific investment advice, as they are not licensed under securities laws to deal with Your particular investment situation. Communication by our employees is only in effect to give you technical support. Provided Information on the website should not cause to make investment decisions. Furthermore JayTradz has not made any statement, warrants or guarantees that You will earn any money on any purchased product or services from JayTradz and the result of the trading is a result outside the control of JayTradz and You will get the result according to these T&C. Before You decide if you want to apply to become a Client or Member of JayTradz and then, by Your own decision, decide whether You want to purchase any product or service from JayTradz, you should consult competent, professional help and read all available information or public company information in regard to JayTradz. If the information You find contains predictions, expectations, beliefs, plans, assumptions or future income potential, this may not be statements of historical fact and may be "forward-looking statements". Forward-looking statements are based on expectations, estimates and projections at the time the statements are made that involve a number of risks and uncertainties which could cause actual results to differ materially from those presently anticipated. Most forward-looking statements include using the following words: "expects", "will", "anticipates", "estimates", "believes", "may", "could", or "might".

7. Third-Party Links

ICSC [or any Member] may provide links to third-party websites. These links are provided solely as a convenience to you and not as an endorsement by ICSC of the contents on such third-party websites. If you choose to purchase any product or service from a third-party site, your relationship is with that third party. ICSC is not responsible for the content of linked third-party sites. ICSC exercises no control whatsoever over such other websites and web-based resources, does not make any representations regarding the content or accuracy of materials on such third-party websites and is not responsible or liable for the availability thereof or the content, advertising, products or other materials contained thereon. ICSC shall not be responsible or liable, directly or indirectly, for any damage or loss incurred or suffered by any user in connection therewith. You acknowledge your use of these third-party websites is at your sole risk.

8. Proprietary rights and Trademarks

All content included on the website JayTradz.com, hereinafter called the ("Website"), including the brand JayTradz any variation of the brand JayTradz, videos, graphics, designs, text, pictures, applications, software and other files are the proprietary property of JayTradz Ltd, hereinafter called ("Proprietary Property") and belongs to JayTradz. You may not modify, copy, distribute, frame, republish, display, post, transmit, download or sell any Proprietary Property, in any form or by any means, in whole or in part, without JayTradz's prior written consent. You may not upload or republish Proprietary Property on any Internet, Intranet or Extranet site or incorporate the information in any other database or compilation. Any use of the Proprietary Property without the prior written consent from JayTradz, is strictly prohibited and will terminate Your rights as a Member and any unpaid and future Bonuses according to these T&C will be forfeited and legal proceedings may be taken against You. Such unauthorized use may also violate applicable laws including copyright and trademark laws and applicable communications regulations and statutes. Unless explicitly stated herein, nothing in these T&C shall be construed as conferring any license to intellectual property rights, whether by implication or otherwise.

8.1. Trademarks

The names JayTradz that are used in graphics, logos, designs, page headers, button icons, scripts and service names are registered trademarks of JayTradz, hereinafter called (the "Trademarks"). All rights are reserved. All such Trademarks may not be copied or used in any manner without the prior written consent of JayTradz. You hereby declare that You are familiar with JayTradz's Proprietary Property and are not permitted to file for registration any of the Proprietary Property, including names, tag-lines, slogans, trademarks, logos, designs, domain names, imagery, or copyrighted material substantially similar to JayTradz's Proprietary Property.

8.2. Advertising

You are prohibited, without prior written consent by JayTradz, from advertising in any way, shape or form that includes the names JayTradz or any variation thereof. This includes, but is not limited to advertising, promotions of any kind or any advertising links in social forums, such as but not limited to blogs, social forums or other marketing methodology designed to promote to become an Affiliate of JayTradz. However, you are allowed to use marketing material that can be found in Your Back-Office, including your referrer link as a Member to promote the possibility to become a Member of JayTradz for any of the products or services that JayTradz from time to time offer the Member's, in places that are directed to your personal known friends and contacts, the so-called warm market.

8.3 Anti-Spam Policy

JayTradz prohibits the marketing practice commonly referred to as "Spam". All messages that originate from You as a Member must comply with all applicable laws in Your jurisdiction as well as with general spam regulations. In the event of any validated report of "Spam" by You, JayTradz may, at its sole discretion and without prior notice, terminate or suspend Your Member account, and in the case of termination, you will forfeit your membership in its entirety. JayTradz defines "Spam" as: Electronic mail messages addressed to a recipient with whom the initiator does not have an existing business or personal relationship or is not sent at the request of, or with the express consent of, the recipient; Messages posted to forums and message boards that are off-topic (unrelated to the topic of discussion), cross-posted to unrelated newsgroups or forums, or posted in excessive volume; Solicitations posted in forums, on walls, private messaging or chat rooms, or to groups or individuals via Chat or "Instant Messaging" system; JayTradz will evaluate each validated abuse incident on a caseby- case basis and will, at its sole discretion and with or without notice, suspend Your account and/or terminate it, with forfeiture of any unpaid and future Bonuses. Note that You agree and accept that JayTradz will not be liable for any damages incurred in relation to e-mails sent out by You as a Member. The Member is required to be responsible for their communications and their conformance to these T&C.

9. Privacy Policy

Privacy is important to us. To better protect Your privacy, we provide this notice explaining our online information practices and the choices You can make about the way Your information is collected and used. You agree to these policies by virtue of using the Website in a way that leads to you providing us with personal information. State Law & policy; Accompanying Rights, please understand that You may have additional rights originating from State laws based on where you live. These State-based rights may augment, strengthen, or otherwise somehow compliment any privacy rights you have inherently or under Federal law. Our policy is to comply fully with the privacy policies of every jurisdiction in which we operate. Accordingly, you are free to use our Contact information to reach us at any time to assert any State rights.

9.1 Children's Privacy

Protecting the privacy of the very young is especially important. For that reason, our Website will never collect or maintain information at our website from those who we actually know are under the age of 18, and no part of our Website is structured to attract anyone under the age of 18. No children under the age of 18 are allowed to use the Website and access JayTradz's products and services.

10. Know Your Client

Due to the protection of JayTradz, JayTradz can at any time, at our own decision, ask You to provide a copy of Your passport and a copy of a utility bill that is not older than 90 days and shows Your address. This request is called ("KYC Request"). You are aware and accepts that You will be asked to provide accepted KYC documents before You can exchange any points and other bonuses to cash to a third party that is licensed to handle such information and make any payment in cash. If a KYC Request is required, then You will not be able to exchange any points or other bonuses to cash until You have provided acceptable documents.

11. Violation of the T&C

If You violate these T&C or if You act in a way that JayTradz thinks is not appropriate or if You misuse any of the information given to You prior to disclosed to the public or in any way misrepresent JayTradz, slander, spread gossip, make statements or otherwise say or write things that can harm the reputation of JayTradz or JayTradz as a company or any employees, consultants, third party suppliers or individuals associated with JayTradz, You are aware that JayTradz can suspend and/or terminate Your status as a Client and Member and also reserves the right to take legal action against You for any damage You have caused JayTradz.

11.1. Suspending You as a Member

If You breach these T&C or if JayTradz suspect that You breach these T&C, JayTradz can suspend You as a Client and Member which means that JayTradz will temporarily disable Your access to the Back-Office and temporarily disable Your access to all content, news, and possibility to have any benefit from any product or service you may have purchased until JayTradz takes a final decision to either terminate or resuming Your status as a Client or Member. Termination of Your status as an Member will have consequences that can be found under the section "Termination of Your status as a Member". Resuming Your Member status will restore Your access to the Back-Office services and to all information that You were entitled to see before the suspension. If You are suspended, JayTradz also reserves the right to freeze Your Bonuses and Points until the investigation is finalized. Please note that in case You are suspended as a Client and Member You will not be allowed to refer any new Clients to JayTradz. During the time of suspension, you will NOT be allowed or entitled to any rewards points, nor will you be compensated in arrears for any loss of any kind, including but not limited to loss of rewards points.

11.2. Termination of Your status as a Member

You can at any time, subject to JayTradz refund policy, terminate Your status as a Client and Member by sending an e-mail to info@JayTradz.com. JayTradz can at any point decide to terminate Your status as a Client and/or Member without giving any reason for the termination. The termination will be effective immediately. JayTradz reserves the right to terminate Your status as a Client and Member in order to comply with applicable laws, protect its property or the property of others, ensure the safety of JayTradz and others or if JayTradz reasonably determines that a registrant has or is likely to engage in any activity that violates these T&C for Clients and Member. Once the termination has been carried out, this is displayed on the start page in the back-office of the Member. JayTradz will also send You an automatic notification of termination by e-mail to the email address that You have registered with JayTradz. In the event of termination, any unredeemed Rewards Points will be forfeited.

12. Legal Actions

In the event of any violation or breach of these T&C, JayTradz without prejudice to any other rights and remedies at law or in equity, reserves the right to take any action it deems appropriate, including but not limited to issuing warning letters, suspending or terminate You as a Client and Member and pursue litigation or other legal actions. Furthermore, JayTradz has zero tolerance for unprofessional behavior that can in any way, shape or form directly or indirectly harm JayTradz or the companies that JayTradz from time to time cooperates with. Legal action will be taken against those Clients and Members for any loss of income or any other damage or financial loss caused to the JayTradz or the companies that JayTradz from time to time cooperates with. Any Member caught smearing the name of JayTradz – whether it's directly or indirectly – or in any way misrepresents JayTradz or the companies that JayTradz from time to time cooperates with will also be subject to legal action from JayTradz and/or the companies that JayTradz from time to time cooperates with. JayTradz shall be the sole determiner in cases of suspected abuse, fraud, violation of its rules, unprofessional behavior, smearing or misrepresenting JayTradz. Any decision JayTradz makes relating to the cancellation of potential Bonuses and the suspension or termination of the status as a Member shall be final and binding.

12.1. Forfeit of Reward Points

If the Member loses the status of Member due to a violation of these T&C or if the Member does not provide acceptable documents according to a KYC Request within 2 weeks from the KYC Request was sent to You, see more under the heading "Know Your Client", all rights to current and future Rewards Points including entitled rewards and bonuses that are in the Points Account are forfeited and the Member cannot claim any right to the forfeited bonuses, points or rewards.

12.2. Withhold of Reward Points

If the Member for any reason whether it is a fault from JayTradz, hacker attack or otherwise, receives more Rewards Points, you agree and accept that JayTradz deducts not withdrawn bonuses as well as withholds any future Rewards Points according to the reward system.

12.3. Limitations Waiver of Liability

You acknowledge and agree that, to the fullest extent permitted by any applicable law, you will not hold any employees, consultants, third party suppliers or individuals associated with JayTradz liable for any and all damages or injury whatsoever caused by or related to use of, or inability to use the JayTradz Website and back-office under any cause or action whatsoever of any kind in any jurisdiction, including, without limitation, actions for breach of warranty, breach of contract or tort (including negligence) and that none of the third parties or individuals associated with JayTradz shall be liable for any indirect, incidental, special, exemplary or consequential damages, including for loss of profits, goodwill or data, in any way whatsoever arising out of the use of our products. You further specifically acknowledge that the third parties or individuals associated with JayTradz are not liable, and you agree not to seek to hold any of the third parties or individuals associated with JayTradz liable, for the conduct of third Parties, including trading, and that the risk of trading rests entirely with you. JayTradz reserves the right to assume the exclusive defense of any claim for which JayTradz is entitled to indemnification under this section. In such event, you shall provide JayTradz with such cooperation as is reasonably requested by JayTradz.

13. Legal, Tax and Compliance

You are subject to all laws of the state, province and/or country in which You reside and from which You access JayTradz's website and You are solely responsible for obeying those laws. The Member is not an employee of JayTradz, nor any associated company and must not claim to be so. The Member is responsible for all taxes and fees based on all the bonuses, points, trading outputs, FIAT currency or cryptocurrencies received from the bonus system of JayTradz. In case that JayTradz will be liable for any tax or fee based on your bonuses, points, Promotion Codes, mined trading output and other remunerations to You as a Member, you agree and accept to indemnify and hold JayTradz harmless for this and accept that JayTradz can claim liability and withhold already generated and future bonuses, points, trading outputs and future trading outputs, Promotion Codes and other remunerations to cover any payment of taxes or fees for the Member. JayTradz prefers that the Member apply to become an Affiliate as a corporation. If any government entity determines Member is subject to wage withholding, the Member agrees to form a corporation or to execute such paperwork or take such actions as is reasonable to establish that the Member is not an employee of JayTradz or JayTradz will have the right to terminate Member agreement forthwith upon written notice. If the Member forms a corporation, then upon request by JayTradz the Member shall provide documentation that a corporation has been formed and is in good standing with government entities. If the Member forms a corporation, then all commissions under these T&C from JayTradz to the Member shall be made payable to the Member's corporation. Otherwise, payments shall be made payable to the trade or business name of the Member. If any government or authority demands that JayTradz pays a tax, fee, social insurance, VAT on Your purchased product or service or insurance contribution on behalf of the Member or in regard to the product and/or services the Member has purchased from JayTradz, you agree that JayTradz withhold these taxes and fees from You from already received and future bonuses, promotion codes and trading outputs. If JayTradz suspects that You breach against any law e.g. use a stolen credit card or otherwise makes a fraud or an attempt to fraud, JayTradz can with immediate effect suspend Your status as a Member, block all Your bonuses and take other legal action against You without further notice. You agree that JayTradz cannot be held liable if laws applicable to You restrict or prohibit Your participation. JayTradz makes no representations or warranties, implicit or explicit, as to Your legal right to offer the products that JayTradz from time to time offers, nor shall any Member, or claiming affiliation, with JayTradz have authority to make any such representations or warranties. JayTradz reserves the right to monitor the location from which You access JayTradz's Websites and to block access from any jurisdiction in which participation is illegal or restricted.

13.1. General Notice

As a Member, you hereby accept and warrant that You have an understanding of the usage and intricacies of cryptographic tokens, such as BTC (Bitcoin) and other block chain-based software systems. Furthermore, you accept and warrant that You are legally permitted to trade, direct or indirect via a third party, in Your jurisdiction. You also accept and warrant that You waive Your right to participate in a class action lawsuit or a wide-reaching arbitration or court case against JayTradz or any entity affiliated, private individuals, employees, consultants, third party suppliers or other people or entities associated or connected with JayTradz. You further accept and warrant that You take sole responsibility for any restrictions and risks associated with the trading. Further, you accept and warrant that You are not exchanging cryptocurrencies or FIAT Currency for the purpose of speculative investments, nor for any illegal purpose within your jurisdiction. You accept and warrant that you understand that there is no guarantee whatsoever on trading, to the extent permitted by law.

13.2. Disclaimer of Warranties

You expressly agree that You is trading at Your sole risk and that trading on an “as is” basis without warranties of any kind, either expressed or implied, including, but not limited to, warranties of title or implied pledges, merchantability or fit for a particular purpose (except only to the extent prohibited under applicable law with any legally required warranty period to the shorter of thirty days from first use or the minimum period required). Without limiting the foregoing, none of third parties or individuals associated with the generation warrant that the process for purchasing trading will be uninterrupted or error-free.

13.3. Availability, Viruses, Warranty Disclaimer

Due to the nature of the Internet and computer systems, JayTradz cannot be held liable for the continuous availability of the Website. Although JayTradz makes every endeavor to keep the Websites accessible and free from viruses, JayTradz cannot make any guarantee that it is virus-free. You shall, for Your protection, take the necessary steps to ensure appropriate security measures and shall utilize a virus scanner before downloading any information, software or documentation. The JayTradz website may be unavailable from time to time for maintenance or other reasons. JayTradz assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, user communications or content. JayTradz is not responsible for any technical malfunction or other problems of any telephone network or service, computer systems, servers or providers of any of the before mentioned, computer or mobile phone equipment, software, on account of technical problems or traffic congestions on the internet or at the JayTradz website, including injury or damage to User's or to any other person's computer, cell phone or other hardware or software, related to or resulting from using or downloading materials in connection with the Websites. All information and services included in or available through the Websites are provided “as is” and “as available” for Your personal, non-commercial use. Neither JayTradz, nor any of its employees, agents, content providers, service providers, or licensors, makes any warranty of any kind regarding the website and/or the content contained therein, the products or services available on or through the website, the results that may be obtained from using the Websites. JayTradz disclaims all warranties of any kind, either express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose or non-infringement. JayTradz expressly disclaims all warranties that the content of the website is accurate, reliable or correct; that the website will be available at any particular time or location, will be uninterrupted, timely, secure or error-free; that any defects or errors will be corrected; or that the content is free of viruses or other harmful components. Your use of the JayTradz website is solely at Your risk. You download or otherwise obtain content, material data or software (including any mobile user) from or through the JayTradz website or service at Your own discretion and risk and You will be solely responsible for Your use thereof and any damages to Your cell phone or computer system, loss of data or other harm of any kind that may result. Because some jurisdictions do not permit the exclusion of certain warranties, these exclusions may not apply to You. To the extent that we may not disclaim implied warranties as a matter of applicable law, the scope and duration of such warranty shall be the minimum required under such applicable law.

13.4. Governing Law

These terms and conditions shall be governed by the extensive laws of Singapore.

13.5. Statute of Limitations

Regardless of any statute or law to the contrary, any claim or cause of action arising out of or relating to these T&C must be filed within six (6) months after such claim or cause of action arose or be forever barred.

14. Miscellaneous

No delay or omission by any of the parties in exercising any right under these T&C shall operate as a waiver of that or any other right. A waiver or consent given by the other party on any one occasion shall be effective only in that instance and shall not be construed as a bar or waiver of any right on any other occasion. Captions contained in these T&C are inserted only as a matter of convenience or for reference and in no way, define, limit, extend, or describe the scope of the T&C or the intent of any provision of the T&C. It is the intent of the parties that neither the T&C, nor any covenant in the T&C, shall be construed against either party pursuant to the common law rule of construction against the drafter. It is the intent of the parties that said rule not be applicable to the T&C. The parties waive all rights to trial by a court in any action or proceeding instituted in connection with T&C. If any provision of the T&C shall be held invalid or unenforceable by any court of competent jurisdiction or as a result of future legislative action, such provision shall be enforced to the maximum extent permissible so as to give effect to the parties' intentions as reflected in the provision, and all other provisions of the T&C shall remain in full force and effect.

In the event of a dispute arising out of or relating to T&C, the prevailing party shall be entitled to an award of attorneys' fees and costs. The T&C is personal to You and may not be assigned or subassigned. This includes but is not limited to, sell, transfer, pledge or give power of attorney to any rights or obligations according to these T&C. In the event that any provision of these T&C shall be invalid, illegal or otherwise unenforceable, the validity, legality, and enforceability of the remaining provisions shall in no way be affected or impaired thereby. Nothing in these T&C provides the Member with the right, license, authorization or approval to make binding agreements with any person or entity on behalf of JayTradz. Furthermore, the Member is not authorized to receive or collect monies from any person on behalf of JayTradz. All payments must be made direct to JayTradz to be a valid payment. These T&C, the JayTradz Privacy Policy, as well as all other terms, obligations, and rules posted on the Websites, which are hereby incorporated by this reference.