

Terms and Conditions

Agreement between User and www.habacoa.com

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International Users

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Indemnification

You agree to indemnify, defend and hold harmless Habacoa, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorney's fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. Habacoa reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with Habacoa in asserting any available defenses.

Arbitration

In the event the parties are not able to resolve any dispute between them arising out of or concerning these Terms and Conditions, or any provisions hereof, whether in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved only by final and binding arbitration pursuant to the rules of the London Court of International Arbitration (LCIA) conducted by a single neutral arbitrator selected by the parties, in a location mutually agreed upon by the parties. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. In the event that any legal or equitable action, proceeding or arbitration arises out of or concerns these Terms and Conditions, the prevailing party shall be entitled to recover its costs and reasonable attorney's fees. The parties agree to arbitrate all disputes and claims in regard to these Terms and Conditions or any disputes arising as a result of these Terms and Conditions, whether directly or indirectly, including Tort claims that are a result of these Terms and Conditions. The entire dispute, including the scope and enforceability of this arbitration provision shall be determined by the Arbitrator. This arbitration provision shall survive the termination of these Terms and Conditions.

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Termination/Access Restriction

Habacoa reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by United States law and the State of Florida and you hereby consent to the exclusive jurisdiction and venue of courts in the State of Florida in all disputes arising out of or

relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and Habacoa as a result of this agreement or use of the Site. Habacoa's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of Habacoa's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by Habacoa with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Habacoa with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and Habacoa with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

Habacoa reserves the right, in its sole discretion, to change the Terms under which www.habacoa.com is offered. The most current version of the Terms will supersede all previous versions. Habacoa encourages you to periodically review the Terms to stay informed of our updates.

Contact Us

Habacoa welcomes your questions or comments regarding the Terms:

Habacoa Holdings
Habacoa Holding, Ltd
c/o MP Law
Chambers
100 Mt. Royal Ave
Nassau, Bahamas

Email
management@habacoa.com

Address:

Effective as of October 4, 2023