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Aikido Finance is a financial technology platform. We research quantitative investment strategies and provide that research to the public. Using an Aikido Finance strategy, our users can easily build an investment portfolio.

The fundamental concept is that you should NOT rely upon the Information. Rather, you should use the Information as a starting point for doing independent research on companies and investing techniques. Then judge for yourself the merits of the Information.

Aikido Finance is not here to give you hot "tips," to "make", "buy" or "sell" recommendations, or to tell you what to do with your money. We are here to help you to learn how to make investment and personal finance decisions for yourself. We are here to empower you to control your own investments.

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DISCLAIMER AND IMPORTANT REGULATORY INFORMATION

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reliance on it does so entirely at one's own risk. The Information on this Application is intended to act as a reference guide and requires verification to ensure its accuracy and completeness. All Information is subject to modification from time to time without notice.

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You hereby acknowledge and agree that this Application and the Information is made available for use 'as is' and 'as available' and we make no representations and give no warranties of any kind whatsoever in relation to this Application and that, without prejudice to the generality of the foregoing, we make no warranty or representation regarding, and shall have no responsibility for, the accuracy, availability, reliability, security, fitness for purpose or performance or continuity of this Application or the Information. It is your sole responsibility to ensure that this Application is suitable for your purposes.

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No Advice

The Information is not financial advice, and you agree that this Application will not be used for the purposes of obtaining or giving advice.

Location

You must reside in either North America or Europe to use this Application. The Information is directed only at persons in any jurisdiction or country where such access to the Information and use thereof is not contrary to local law or regulation. Accordingly, all persons who access this Application are required to inform themselves of and to comply with any such restrictions as this Application may not be accessed from any territory, country or jurisdiction where such an Application would be contrary to local law or regulation. Aikido Finance disclaims all responsibility if you access any Information from this Application in breach of any law or regulation in the country of which you are a citizen or in which you are residing or domiciled.

No Offer

Nothing in this Application constitutes or forms part of any offer to issue or sell, or any solicitation of any offer to subscribe for or purchase shares, units or other securities/interests in companies referred to herein (collectively the “**Shares**”). The Information may not be treated as an offer or solicitation of an offer. Nor shall this Application form the basis of, or be relied on in connection with, any contract for Shares.

Risks of Investing

Investing entails risks, including possible loss of principal. No representation is being made that any investment or transaction will or is likely to achieve profits or losses similar to those achieved in the past, or that significant losses will be avoided. No assurances or guarantees are given regarding the performance of any Shares.

Past performance may not be repeated and should not be seen as a guide to future performance. The value of investments and the income from them may go down as well as up due to the volatile nature of investing on the stock market and users of the Application who make investments may not get back the amount originally invested. Users of the Application should also consult their own independent professional advisors (including, *inter alia*, investment, legal, financial and tax advice) in order to understand any applicable consequences where investing.

Personal data usage

Aikido Finance collects your personal data, including your email address, user name, birthday, gender, location (country), investing experience and feedback. For information on how we process your personal data and who processes your personal data, please see our Data Protection Policy. We note that you may also provide personal data to a third party payment provider in order to obtain a premium subscription and should refer to its privacy statement in respect of same.

Payment

The version of this Application available for a free subscription has limited functionality; a premium subscription may be purchased in the Application using a third party payment provider. Your payment and related payment information is managed through this third party payment provider and no assurances or guarantees are given regarding the third party payment provider or their use of your payment information. The subscription will auto-renew and auto-charge once the subscription period is over but may be cancelled at any time. You will be charged until you cancel your subscription. Cancellations apply to the next billing period.

When you first purchase a subscription, you will initially be charged at the price as specified at that point in time. The Application price and/or subscription price is subject to change at any time. You will be notified of any change to the subscription price in advance of the next billing period.

LINKS

This Application may contain links to websites operated by third parties. Such links are provided for your convenience only. We have no control over these websites and we are not responsible for their availability or content. The inclusion on this Application of links to such other websites does not imply any endorsement of the material on such websites or any association with their operators.

Indemnity

You agree to indemnify, defend, and hold harmless Aikido Finance, its affiliates and licensors, and the officers, directors, employees, and agents of Aikido Finance from and against any and all claims, liabilities, damages, losses, or expenses, including legal fees and costs, arising out of or in any way connected with your improper use of this Application, including without limitation, use in breach of these Terms.

Age

You must be 18 years or older to use this Application.

Intellectual Property

This Application is to be accessed for your personal use only and may not be used for any commercial purpose.

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We grant you a limited, non-exclusive, non-transferable, non-sub-licensable, revocable licence to access and use this Application solely in accordance with the Terms and solely for your own personal use and reference.

Variation

These Terms and any documents referred to herein may be amended from time to time by us and will specify the latest date on which they have been amended. Any changes, modifications, or additions to, or deletions from these Terms shall be effective upon publication to this Application. You must check these Terms periodically for changes. If you access this Application after we have made changes to the Terms, you shall agree to be bound by them through your access and use of this Application.

We reserve the right, in our sole discretion, to change, modify, add or remove the content of this Application at any time.

Termination

The rights granted to you herein terminate immediately upon any violation by you of these Terms. Aikido Finance reserves the right to terminate your access to this Application at any time, without notice, for any reason whatsoever. You agree that Aikido Finance shall not be liable to you or any third party for any termination of your access to this Application.

Severability

If we decide not to enforce any of our rights under these Terms, it will not mean we cannot enforce them in the future. We do not hereby waive any rights we have at law.

Each of the clauses and sub-clauses of these Terms is severable and distinct from the others. If at any time, any clause or sub-clause is, or becomes, invalid, illegal or otherwise unenforceable, such clause or sub-clause will be considered deleted and this will not affect the validity, enforceability and legality of any of the other clauses or sub-clauses of these Terms.

Arbitration

Any dispute which arises between Aikido Finance and the users of this Application out of or in connection with these Terms or the subject matter thereof shall be resolved by an arbitrator. The place of the arbitration shall be Dublin, Ireland. The language to be used in the arbitral proceedings shall be English. The Arbitration Tribunal shall

consist of a single arbitrator appointed by agreement between the parties or in default of agreement within 30 days after a request for arbitration is made by any party, appointed on the application of any party by the President for the time being of the Law Society of Ireland.

Governing Law

Your use of this Application and the operation of these Terms shall be governed by and interpreted in accordance with the laws of Ireland. The Irish Courts (subject to the provisions of the above clause (**Arbitration**)) shall have exclusive jurisdiction over any dispute arising out of your use of this Application.

These Terms represent the entire agreement between Aikido Finance and the user of this Application relating to the subject matter herein.

Promotions and competitions

For certain campaigns, promotions or contests, additional terms and conditions may apply. If you want to participate in such a campaign, promotion or contest, you need to agree to the relevant terms and conditions applicable to that campaign, promotion or contest. In case of any inconsistency between such terms and conditions and these Terms, those terms and conditions will prevail.

Purchases

Users are able to purchase premium subscriptions to this Application from Aikido Finance. These services are delivered as monthly or annual subscriptions. We reserve the right to cancel or refuse access to our services for any user. The following terms apply to those users that have purchased said services:

- **Discounts/Promotional Prices;**

Users that subscribe under a reduced rate shall have the discount applied for that period only (i.e. as advised on the offer, up to a maximum of 12 months). After which time, their rate shall revert to standard pricing at that date.

- **Changes in price;**

Aikido Finance reserves the right to change our pricing at any time, and with reasonable notice to our subscribers. At the end of the notice period, the user's next billing period (i.e. monthly or annually) payment shall be at the revised price.

- **Payment methods and security;**

Payments are via credit or debit card and are handled by a third party payment service called Stripe. Payment information is not stored in Aikido Finance's systems.

- **Cancellation;**

Users can cancel their subscription at any time. Users shall not be entitled to a partial refund, however, at our sole discretion, we may choose to give users a partial refund. Users can cancel their subscription or delete their account by accessing the account settings tab of this Application. Alternatively, you can email us at info@aikido.finance with a cancellation request. If a user cancels their subscription within 14 days of billing, they are entitled to a 14-day money back guarantee.

- **Refunds;**

We offer a 14 day money back guarantee for all new subscribers from their billing date (first date of payment). Any refund requests following this 14 day period shall be at the sole discretion of Aikido Finance.

- **Subscription fees**

If applicable, users authorise Aikido Finance to automatically debit their credit card on their initial registration and then on each subsequent anniversary of their billing cycle (i.e. monthly or annually), until cancelled.

- **Sole use only**

Users are unable to share access to their premium features unless explicitly approved under their subscription level.

SUBSCRIPTIONS

With Aikido Premium, users get access to:

- Premium Strategies
- Live-trading (brokerage integration)
- Portfolio add-ons

All payments will be charged through Stripe with the credit/debit card used at the time of the subscription. Aikido premium costs \$25 per month when billed monthly, or \$250 per year when billed annually. These prices are subject to change at the discretion of Aikido Finance.

If you are using this Application on a free trial basis, payment will be made at the time the trial ends. Any unused portion of a free trial period, if offered, will be forfeited when you purchase a subscription, where applicable.

We offer users of the Application a 14-day money back guarantee. After this time, refunds will be at the sole discretion of Aikido Finance.

Your subscription automatically renews unless auto-renew is turned off at least 24-hours before the end of the period. Your account will be charged for renewal within 24-hours prior to the end of the current period. You can manage your subscription in the accounts Settings tab of the Application.

CONTACT US / COMPLAINTS

To contact us for assistance or to make a complaint, please email info@aikido.finance or reach out via our contact page.

These Terms were last updated on [1] September 2021]

ACCEPTANCE OF TERMS

If you have read and understood these Terms, please check the checkbox related to these Terms in the registration flow. By doing so you acknowledge that you understand the conditions of use and agree to abide by them.

By accepting the Terms, this will certify that you have read the above Terms and that you understand and agree that:

- the reliability, accuracy or completeness of the Information on this Application is not guaranteed;
 - nothing contained on this Application is deemed to be investment advice or an offer to buy or sell Shares;
 - investments are subject to risk and can gain or lose money; and
 - you are required to inform yourself that this Application may be lawfully accessed from your territory, country or jurisdiction of residence.
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