**Terms of Use**

**These Terms of Use ("Terms") stipulated herein are a legally binding agreement between Letscoin Organization Inc., a limited liability company and Trade Mark, incorporated under the laws of the State of Ohio, USA ("Letscoin" “Local Exchange Trading System"), and yourself (hereinafter, "you", "your" or the "user"), either a natural person or a designated representative acting on behalf of a corporation.**

**Please read these Terms carefully. These Terms govern your access to and use of the Letscoin application (the "Letscoin Application") which allows you to manage your electronic wallet, make payments to merchants with Local Currency $C that accept payments via the Letscoin platform within active local communities (the "Merchants") and make transfers to other users of the Letscoin Application (collectively, the "Services"). By clicking on the "I accept" or any such similar button provided by us prior to accessing or using Letscoin's Services, you signify your consent to these Terms. If you do not agree to these Terms, do not use the Services.**

**The Services provided by Letscoin may be regarded as "Financial Services", particularly services concerning Financial Assets.**

**We may update these Terms at any time. If we make any changes that we deem material (in our reasonable discretion), we will notify you in the notification methods set forth in the Section below entitled "Notices" prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our Terms. Your use of the Services following any amendment of these Terms will signify your assent to and acceptance of the revised Terms. If you do not agree to the Terms, your only remedy is to discontinue your use of the Services.**

**WE MAY, IN OUR SOLE DISCRETION, REFUSE TO OFFER OUR SERVICES TO ANY PERSON OR ENTITY. WE MAY, WITHOUT NOTICE AND IN OUR SOLE DISCRETION, TERMINATE YOUR RIGHT TO USE THE SERVICES OR ANY PORTION THEREOF, AND BLOCK OR PREVENT YOUR FUTURE ACCESS TO AND USE OF THE SERVICES OR ANY PORTION THEREOF.**

**Subject to your agreement and compliance with these Terms, you are hereby granted with a personal, revocable, non-transferable and non-exclusive right to use the Services. Use of the Services shall be solely for your own, private purposes and for no other purpose whatsoever. You hereby acknowledge that your right to use the Services is limited by these Terms, and, if you violate or if, at any point, you do not agree to any of these Terms, your right to use the Services shall immediately terminate, and you shall immediately refrain from using the Services.**

**Our Services are made available for personal (or corporate) and non-commercial use only. Therefore, you are not allowed to resell, deep-link, use, copy, monitor (e.g., spider, scrape), display, download, reproduce, or use crawlers, robots, data mining or extraction tools of any type in connection with any content or information, software, products or services available through our Services for any commercial or competitive activity or purpose.**

**WE MAY, AT ANY TIME AND FOR ANY REASON, DISCONTINUE THE SERVICES IN ITS ENTIRETY, OR ANY PART THEREOF, WITHOUT PRIOR NOTICE AND/OR LIABILITY OF ANY KIND.**

**We cannot guarantee that the Services will always function without disruptions, delay or errors. A number of factors may impact the quality of your communications and use of the Services and may result in the failure of your communications including, without limitation, your local network, firewall, your internet service provider, your mobile operator, the public internet and your power supply. Letscoin takes no responsibility for any disruption, interruption or delay caused by any failure of or inadequacy in any of these items or any other items over which we have no control.**

**IF YOU DO NOT AGREE TO ANY OF THESE TERMS, PLEASE DO NOT USE OUR SERVICES.**

1. **Eligibility; Access By accessing or using the Services, you represent and warrant that you will not use our Services if the laws applicable to you in your country of residency and/or citizenship prohibit you from doing so in accordance with these Terms. If the Services or any part thereof is determined to be illegal under the laws of the country in which you are situated, please do not perform the activation of your account. Should you be found later to be non-eligible, then Letscoin may terminate your account without notice. It is your responsibility to ensure your mobile device meets all the necessary technical specifications to enable you to access and use the Services. We do not provide you with the equipment to access and/or use our Services. You are responsible for all fees charged by third-parties related to your access and use of the Services (e.g., charges by internet service providers or air time charges).  
   You warrant, represent and undertake that the source of any and all funds used for transactions carried out by you using our Services, or which are otherwise transferred to Letscoin as part of or in consideration for the Services, are not derived from any unlawful activity, including but not limited any activity that is defined as a Predicate Offence under the Global Prohibition on Money Laundering Law, ……-2000 (the “….. Law"), the Prohibition on Terrorist Financing Law, …..-2004 or any similar applicable laws of any other jurisdiction (collectively, "Applicable Anti-Money Laundering or Counter-Terrorism Financing Laws").  
   You agree to provide any information and documents reasonably required by Letscoin to comply with any Applicable Anti-Money Laundering or Counter-Terrorism Financing Laws and internal procedures of Letscoin implementing such laws, including any know your customer or other identification checks or procedures that Letscoin may elect to perform.  
   Without derogation from any other right of Letscoin under these Terms or otherwise, Letscoin reserves the right to refuse to provide service to any user in the event that such user fails to fully comply with the terms of this Section.**
2. **Account Information In order to register to our Services you must create your own account on the Letscoin Application (the "Account"), you will be asked to provide your personal information, which may include, inter alia, name, telephone number, e-mail address as a prerequisite to creating your electronic wallet (the "Wallet"). You are not obligated to provide such information but know that you will not be able to make use of the Letscoin Application and/or Account without providing such required information. Any information contained in your Account shall be referred to herein as "Account Information". Letscoin may later request additional information, in order to verify your Account Information, to provide additional Services or as may be required from time to time pursuant to applicable law or the requirements of third-parties. Letscoin may also allow you to register to the Services with your Facebook account; in such case, Letscoin shall receive access to your name, user ID, profile picture, gender and network; as well as information relating to your language and country. To enjoy the full functionality of the Services, including making any payments to merchants or transfers to other users of the Letscoin Application, you will need to provide us with payment details.**
   * **Your Display Name:The Display Name can be any name of your choosing and will be displayed openly on the Letscoin Application to all other users. When choosing your Display Name, consider it will mainly be used to enable you to make payments to Merchants via the Services or transfers to other users of the Letscoin Application. Letscoin reserves the right to remove or reclaim any Display Name at any time and for any reason, including but not limited to claims by a third-party that a Display Name violates such third-party's rights or if we deem in our sole discretion a Display Name to be offensive or objectionable.**
   * **Your Wallet Security:The access to your Wallet is available only to you via the Letscoin Application installed on your mobile device.  
     You acknowledge and accept that you are solely responsible for the security of your Wallet and for any use of your Account. Letscoin will not be liable or accountable, nor shall be deemed to have any liability or accountability, for any loss or damage regarding your failure to keep your Account or Wallet information secret and protected.  
     Furthermore, Letscoin has no control over your actions or transactions made using the Services. With that in mind, Letscoin will have no liability to you or to any third-party for any claims or damages that may arise as a result of any actions or transactions that you engage in while using the Service. Letscoin shall not be liable for the acts or omissions of any third-parties, nor will it be liable for any damage that you may suffer as a result of interacting with any third-parties. We reserve the right to cancel or refuse to process any transaction in our sole discretion, including due to requirements of any applicable laws or regulations, and without prior notice.  
     The following rules govern the security of your Account:**
     1. **You shall not let anyone else access your Account or do anything else that might jeopardize the security of your Account.**
     2. **In the event you become aware of or reasonably suspect any breach of security, including, without limitation any loss, theft, or an unauthorized access to your Account, you must immediately notify Letscoin on such breach;**
     3. **You are solely responsible for maintaining the confidentiality of your Account Information, and you will be responsible for all uses of your Account, including purchases, whether or not authorized by you;**
     4. **You are responsible for anything that happens through your Account, whether or not such actions were taken by you, including, for the avoidance of doubt, actions taken by third-parties. You therefore acknowledge that your Account may be terminated if someone else uses it to engage in any activity that violates these Terms or is otherwise improper or illegal;**
     5. **You undertake to monitor your Account and restrict use by any individual barred from accepting these Terms and/or receiving the Services, under the provisions listed herein or any applicable law. You shall accept full responsibility for any unauthorized use of the Services by any of the above mentioned;**
   * **Any personal information you provide to us when creating or updating your Account, which may include your name, e-mail address and any such other information, will be held and used in accordance with our Privacy Policy available on the Letscoin Application or on our website at www.letscoin.org/privacy which constitutes an integral part of these Terms. You agree that you will supply accurate and complete information to us, and that you will update that information promptly after it changes.  
     You represent and warrant that you have full right and authority, including, without limitation, any third-party's consent (to the extent required under any applicable law or agreement), to provide us with all of the Account Information, information related to your Wallet and any other information whatsoever that is provided by you through or in connection with your use of the Services.**
   * **Your Wallet Balances:You can add an eligible credit or debit card or other means of payment made available from time to time to the Wallet by following the instructions on the Letscoin Application. Please note that processing of means of payment may involve third-party service providers and payment details provided may be shared with such third-party service providers. If any chosen means of payment is not in good standing, then it will not be eligible to be added in the Wallet and if already in the Wallet, it may be removed. When you add a means of payment to the Wallet, the Wallet allows you to top up the fiat currency balance on your Wallet by charging such means of payment for the equivalent amount (the "Fiat Balance"). Payment through the Wallet is only available to Merchants within the Letscoin platform and may not be accepted by all businesses or points of sale where the chosen means of payment is accepted. Merchants accepting payment through the Letscoin platform may discontinue their engagement with the Letscoin platform at any time and without prior notice. By confirming payment to a Merchant on the Letscoin Application from your Letscoin Balance, your Letscoin Balance will be reduced accordingly.  
     The Wallet can also be used to transfer payment between users of the Letscoin Application. By confirming transfer to another user of the Letscoin Application from your Letscoin Balance, your Letscoin Balance will be reduced accordingly.  
     It is your responsibility to verify the accuracy of the identity of the Merchant or Letscoin Application user you are making a payment or transfer to, as applicable. Letscoin will not be responsible to refund any erroneous payments to Merchants or transfers to other users of the Letscoin Application, as long as such payments or transfers, as applicable, were made to the Merchant or user, as applicable, provided by you.  
     Letscoin may from time to time, at its sole discretion, top up your Wallet with its Digital community currency (the "$C"). In such case, the amount of $C will appear on your Wallet, separately from the Fiat Balance (the "$C Balance"). The value of $C may be denominated in the fiat currency in which the Fiat Balance is quoted, but it is not linked to such fiat currency. The value of the $C can either increase or decrease. In denominating the value of the $C in any fiat currency, we are relying on various assumptions, including, without limitation, the US dollar market performance into which the marginal $C unit can be converted on the Letscoin network, the existence of market for Letscoin, the accuracy of the conversion rate of the $C to fiat currency quoted by third-party ‘Currency exchanges', and the exchange rate of the fiat currency in which the $C was quoted by such third-parties to the fiat currency in which your Fiat Balance is denominated (if not the same) as quoted by third-parties. In addition, insufficient frequency of review and update of such parameters may affect the accuracy thereof, rendering fiat denominated values invalid. Letscoin does not warrant nor represent that now or at any time in the future, the $C Balance will be convertible into Fiat Balance within the Wallet or into fiat currency otherwise, or that its market value is equal or similar to the fiat denominated value presented in the Wallet or that it carries any value at all.  
     The $C Balance may in the future be used for making payments, either as a combination of charging your Fiat Balance and $C Balance, solely charging your $C Balance, or charging your $C Balance for purchasing of limited goods and/or services. Payment using the $C Balance will only be available to Merchants that accept payments through the $C Balance.  
     In addition, transfer of $Cs between users of the Letscoin Application is available.**
   * **Conversion of $Cs into other cryptographic currencies or tokens, directly into the Wallet or otherwise, may be made available through the Letscoin Application in the future. In addition, transfer of $Cs, or other cryptographic or fiat currencies to third-parties not using the Letscoin Application may be available in the future.  
     Letscoin may from time to time offer certain bonuses (e.g., registration bonuses, bonuses for certain user activities performed on the Letscoin Application, etc.) which will be added to your Letscoin Balance and/or $C Balance on the Wallet (the "Bonuses"). In the event your Account has not been used for a period of more than 90 days, any Bonuses previously provided may expire.**
3. **Mandatory Payments Letscoin is not responsible for any taxes, levies, charges and/or expenses of any kind you may incur, resulting from your use of the Services and/or in connection therewith, including distribution, use, transfer, sale and/or holding of $Cs or any other currencies or tokens as may be made available from time to time, whether such may be incurred pursuant to any applicable laws, rules or regulations, by any third-party service provider(s), or otherwise. Any and all such taxes, levies, charges and/or expenses of any kind shall be borne solely by you. You agree that you shall have no claim, suit or demand of any kind, and by agreeing to these Terms, hereby irrevocably and completely waive any such claim, suit or demand of any kind, to the extent such may exist or hereafter arise, towards us and any of our directors, managers, employees or consultants, in connection with or related to any of the foregoing.**
4. **Refund Policy Any transaction for topping up your Letscoin Balance in consideration for cash may be canceled by providing us a written notice sent via e-mail to service@letscoin.org within 14 days as of the date of such action (a "Purchase Cancelation Notice"). Any portion of such Letscoin Balance used to instruct payment to Merchants or transferred to other users of the Letscoin Application will not be refunded. Letscoin will refund any refundable Letscoin Balance within 45 days of your Purchase Cancelation Notice using the same payment method provided by you to top up your Letscoin Balance, and may charge you cancellation fees not to exceed 5% of the amount you requested to be refunded or $ 100, the lower, all subject to the provisions of the Consumer Protection law.  
   Any Bonuses credited by us to your Wallet in connection with your use of the Services will not be refunded.**
5. **Rules of Use When using the Services, you may not, nor may you assist other parties to pursue or engage in unlawful or abusive uses, or any types of activities which contradict the purpose of the Services, interfere with other users ability to exploit or access any of the Services, or which may be deemed to do so ("Restricted Uses").  
   Restricted Uses include the following types of activities (not to be regarded as an exhaustive list):**
   * **violate any applicable law, rule or regulation;**
   * **publish, distribute or disseminate any unlawful material or information;**
   * **take any action that imposes an unreasonable or disproportionately large load on our infrastructure, or detrimentally interfere with, intercept, or expropriate any system, data, or information;**
   * **institute, assist or become involved in any type of attack (deliberate or other), including distribution of a virus, Trojans, attacks upon the Services, that prevent access to or use any of our Services, other attempts to disrupt any of the above, gain unauthorized access to any of the above, or disrupt any other person's use or enjoyment of any of the above;**
   * **enter or make an attempt to enter the Services (including by accessing linked platforms, networks or systems) unauthorized, including by using other users' information;**
   * **design or assist in designing cheats, exploits, automation software, bots, hacks, modes or any other unauthorized third-party software to modify or interfere with the Services;**
   * **attempt to disable or circumvent any security or access control mechanism of the Services;**
   * **use any unauthorized third-party software that accesses, intercepts, 'mines', or otherwise collects information from or through the Services, or that is in transit from or to the Letscoin Application;**
   * **bypass any robot exclusion headers or other measures Letscoin uses to restrict access to the Services or use any software, technology, or device to send content or messages, scrape, spider, or crawl the Service, or harvest or manipulate data;**
   * **solicit another person's personal information under false pretences;**
   * **copy, modify, or create derivative works of the Services;**
   * **attempt to, or harass, abuse, or harm of another person or entity, including Letscoin employees and service providers;**
   * **collect, harvest or post anyone's private information, in any media format;**
   * **impersonate another user or otherwise misrepresent yourself;**
   * **violate the legal rights of others, including defaming, abuse, stalking or threatening users;**
   * **defraud any other users or any other person, including Letscoin employees and service providers, other users of the Letscoin Application or Merchants, including by providing false, inaccurate, misleading, or partial information;**
   * **reverse engineer, decompile, disassemble, decipher or otherwise attempt to derive the source code for any underlying software or other intellectual property used to provide the Services, or to obtain any information from the Services using any method unless you have received Letscoin's prior written approval;**
   * **infringe the intellectual property rights, privacy rights, or moral rights of any third-party or Letscoin;**
   * **create or enter a fictitious transaction or a transaction with fictitious elements of any kind, including by transacting with yourself using the Services, including through the opening of more than one Account, transacting as a user of the Letscoin Application with a Merchant controlled by you or otherwise, with the intention to unrightfully enjoy benefits and/or Bonuses provided by Letscoin;**
   * **exploit, disrupt or manipulate, or attempt to exploit, disrupt or manipulate the use of the Services; and/or**
   * **utilize or apply technological abilities not exploited or available to other users, to perform off Services transactions parallel to those performed by users through the Services, and/or create unequal terms among users regarding the use of Services (as interfering with transaction sequencing or activities commonly referred to as Front-Running) and/or create an unfair or abusive advantage over other users.**
6. **Violation of any of these Restricted Uses may be cause for the taking of legal actions on the part of Letscoin according to the law, in addition to any right and remedies set forth herein or under any applicable laws.  
   Without derogating from the above, by accepting these Terms, you acknowledge that Letscoin makes no representation or warranty regarding its ability, nor assumes any liability, to detect, limit or prevent any Restricted Use.**
7. **Limitation or Termination of Access and Services Any use of the Services that violates these Terms is strictly prohibited and can, at Letscoin's sole discretion, result in the immediate revocation of your limited rights granted by these Terms. Without limiting any other remedy, Letscoin may limit, suspend, revoke, terminate, modify, or delete your Account or access to the Service and/or Wallet at its sole discretion without prior notice or liability, if you are, or if Letscoin suspects (in its sole discretion) that you are failing to comply with these Terms or for any actual or suspected Restricted Use of the Services.  
   We reserve the right to refuse to keep Accounts for, and provide access to the Services to any individual. You may not allow individuals whose Accounts have been terminated by us to use your Account.  
   Any such actions, including the termination of your rights to use the Services, may be applied by Letscoin permanently or temporarily. In such an event, Letscoin may terminate your Account and access to the Services.  
   Upon termination of your Account, your Account log in credentials may not be reserved and it may not be possible to reinstate them. You hereby acknowledge and agree that Letscoin is under no obligation to compensate you for any losses of any kind whatsoever resulting from the cease of Services as set forth herein above, whether such closure was voluntary or involuntary, and you hereby irrevocably waive any demand or claim regarding the above.  
   In addition to the foregoing, we may selectively remove, revoke or garnish Bonuses associated with your Account. If your Account, or a particular subscription for a service associated with your Account, is terminated, suspended and/or if any Bonuses are selectively removed, revoked or garnished from your Account, no refund will be granted, no Bonuses will be paid to you or converted to cash or other forms of reimbursement, and you will have no further access to your Account or Bonuses associated with your Account or such particular service.  
   You acknowledge that we are not required to provide you notice before suspending or terminating your Account or selectively removing, revoking or garnisheeing Bonuses associated with your Account. In the event that we terminate your Account, you may not participate nor make use of the Services again without our express consent.  
   If you believe that any action has been taken against your Account in error, please contact us at: services@letscoin.org.  
   You are solely responsible to preserve the originals of any content you provide and/or upload to the Services, including the history of your Wallet. We do not guarantee that any content will always be available through the Services. Do not rely upon the Letscoin Application as a storage space for such content.  
   IF YOU WISH TO TERMINATE YOUR ACCOUNT, YOU MAY DO SO AT ANY TIME BY CONTACTING US AT: services@letscoin.org.  
   The provisions of these Terms shall survive any termination or expiration of your use of the Service, including without limitation, all disclaimers, limitation of liability and indemnity provisions.**
8. **Ownership, Copyrights**
   * **The Services and all of the content that appears in the Letscoin Application, including without limitation, the use of the Application's name, software, web technologies, source code, concepts, artwork, photos, animations, sounds, methods of operation, moral rights, documentation, and virtual items (collectively, "Service Materials"), is the exclusive property of Letscoin, or is being used with permission from its licensors.  
     Letscoin (or its licensors as applicable) retain all rights, title and interest in and to the Services and all of the content that appears in the Letscoin Application, and all intellectual property rights relating thereto, including without limitations all copyright, patent, trademarks, logos, design rights and any other proprietary rights connected with the Services. Notwithstanding any provision to the contrary herein, you agree that you have no right or title in or to the Services and/or to any content that appears in the Letscoin Application. Letscoin's name and logo, and any other trademarks included in the Services and/or appear on the Letscoin Application, are trademarks of Letscoin. You shall not, nor shall you cause any other party to modify, decompile, disassemble, reverse engineer, copy, transfer, create derivative works from, rent, sub-license, distribute, reproduce framed, republish, scrape, download, display, transmit, post, lease or sell in any form or by any means, in whole or in part, use for any purpose other than for using the Services pursuant to these Terms or otherwise exploit any of the Service Materials without our explicit, prior written consent. All other uses of copyrighted or trade mark material, including any derivative use, require explicit, prior written consent from us. Any reproduction or redistribution of materials not in accordance with these Terms is explicitly prohibited and may result in the termination of your Account as well as severe civil and criminal penalties.**
   * **All third-party product or service names and/or marks that may legitimately appear on the Services are trademarks of their respective owners. No transfer or grant of any rights under any names, marks or logos is made or is to be implied by any provision of these Terms or by anything on the Letscoin Application, and all rights in such names, marks or logos are reserved to their respective owners.**
   * **You are not required to provide us with any feedback or suggestions regarding the Services or any of the Service Materials, however, you acknowledge and agree that any materials, including but not limited to questions, comments, feedback, suggestions, ideas, plans, notes, drawings, original or creative materials or other information or commentary you provide on our platform or one of our social media accounts, regarding Letscoin or the Services (collectively, "Feedback") that are provided by you, whether by email or otherwise, are non-confidential and will become the sole property of Letscoin. Letscoin will own exclusive rights, including all intellectual property rights, and will be entitled to the unrestricted use and dissemination of such Feedback for any purpose, commercial or otherwise, without acknowledgment or compensation to you.**
9. **Third-party Content You may be able to access, review, display or use third-party, including Merchants, resources, content, information, descriptions of goods and/or services, offerings or links to other websites, mobile applications or resources ("Third-Party Materials") via the Services. You acknowledge sole responsibility for and assume any and all risks arising from your access to, use of or reliance upon any such Third-Party Materials, and Letscoin disclaim any liability that you may incur arising from your access to, use of or reliance upon such Third-Party Materials through the Services. You acknowledge and agree that Letscoin: (i) is not responsible for the availability, accuracy, integrity, quality or lawfulness of such Third-party Materials or the products or services on or available from such Third-party Materials; (ii) has no liability to you or any third-party for any harm, injuries or losses suffered as a result of your access to or use of such Third-party Materials; and (iii) does not make any promises to remove Third-party Materials from being accessed through the Services. Your ability to access or link to Third-party Materials does not imply any endorsement by us of any such third-party, its Third-Party Materials, goods or services provided by it or offerings made available through the Letscoin Application by it. These Terms do not authorise you to, and you may not use any Third-Party Materials except as expressly permitted by the owners of such Third-Party Materials and such owners may have the right to seek damages against you for any unauthorised use of their Third-party Materials. Without derogating from any of our rights and remedies under these Terms and/or under law, we will be entitled, at our sole discretion, to immediately discontinue the Services or any part thereof, including the termination of your Account, in the event of any alleged infringement, misappropriation or violation of any rights of any third-parties in connection with the Third-Party Materials. You may not use any Third-Party Materials for which you have not obtained appropriate approval to use. We cannot grant permission to use third-party content.**
10. **Risks Statement, Representations and Warranties Letscoin provides an execution-only service and does not advise on the merits of any particular transaction made available through the Letscoin Application, including, without limitation, payment to any Merchant, transfer to other user of the Letscoin Application, conversion of $Cs into any cryptographic or fiat currency (if and when made available), or its tax or legal consequences. As a general matter, users should be aware of the following prior to utilizing our Services:**
    * **The Services allow you to pay Merchants through the Letscoin platform with the Letscoin Digital Community Currency $C. Merchants are the sellers of the products and/or services and issuers of any offerings made available on the Letscoin Application and are solely responsible to you for the care, quality, and delivery of any goods or services and availability, accuracy integrity, quality or lawfulness of any offerings.**
    * **You acknowledge and agree that processed and concluded transactions using the Services, are final and irreversible, and therefore are at your own risk, and as such irrevocably and unconditionally waive, release and discharge, to the fullest extent, any suit, claim and demand of any nature whatsoever, under any applicable law or agreement against Letscoin with respect thereto.**
    * **Letscoin will take professionally reasonable means to safeguard your Wallet and the Services. Nonetheless, you acknowledge that the Services and the Wallet may experience sophisticated cyber-attacks, unexpected surges in activity, or other operational or technical difficulties, which may hinder the use of the Services or affect or even erase any balances on your Wallet, and Letscoin will not be held accountable or liable in any manner whatsoever with respect thereto.**
    * **Letscoin may use third-parties to receive funds and sell and purchase cryptographic currencies and tokens, convert currency, process certain types of payments, conduct risk analysis, as applicable for the requested service and for the selected payment method, and store cryptographic currencies ("Third-Party Service Providers"). The services provided by such Third-Party Service Providers will be governed exclusively by the terms of use or other terms and conditions of such third-party service providers, and Letscoin will have no responsibility or liability with respect to any of their acts or omissions and any result thereof.**
    * **You hereby represent and warrant that you understand the risks associated with the sale and purchase of cryptographic currencies and tokens. Letscoin makes no assurances or warranties about the value, performance, or integrity of any cryptographic currencies and token or of the Services. You bear the entire risk of loss, including, but not limited, for data, calculation, and valuation of cryptographic currencies and tokens and their related transactions.**
    * **The processing of any order, and the economic value of a transaction, may highly depend on the timing of the provision of the Services. You acknowledge and agree that the availability and timing of the Services may be affected by the need to retrieve certain information from offline storage, the availability of third-parties, and may be also affected by various network delays, and in any event Letscoin will not be liable in any manner with respect to any damage or claim arising out of or with respect to any delay in processing an order and providing the Services.**
    * **You acknowledge and agree that the underlying protocols of any cryptographic currency or tokens may be subject to sudden changes in operating rules ("Forks"), and that such forks may materially affect the value, function, and even the name of the currency or token on your Wallet. In the event of a Fork, the Services with respect to the applicable cryptographic currency or token may be suspended (with or without a notice).**
    * **Anything herein or under any applicable law to the contrary notwithstanding, it is hereby acknowledged and agreed that in no event will Letscoin be liable for any statutory, incidental, special, indirect, economic or consequential damages, losses or liabilities incurred to you (including, but not limited to, loss of revenues, savings or anticipated profits, loss of use, loss of data, loss of assets, loss of business opportunity, damages to goodwill and losses incurred as a result of, or in connection with, a mistaken or non-optimal financial calculation or analysis (whether direct or indirect)) as a result of, or in connection with, the use of the Services or damages based on any third-party claim or loss, arising out of or relating to the use or inability to use the Services, and on any theory of liability, whether for breach of contract, tort (including negligence and strict liability), indemnity, or otherwise, even if Letscoin has been advised of the possibility of such damages.**
11. **Indemnification. You agree to indemnify, defend and hold Letscoin, its affiliates and service providers, and each of their respective officers, directors, agents, employees, and representatives, harmless from any claim or demand (including attorneys' fees and costs and any fines, fees or penalties imposed by any regulatory authority) arising out of or related to (i) your breach of these Terms, (ii) your use and/or access of Services, or (iii) your violation of any applicable law, rule, or regulation; (iii) your violation of any third-party right, including without limitation any copyright, property, or privacy right; (iv) any claim that any user submission made by you has caused damage to a third-party.**
12. **WARRANTY DISCLAIMER THE SERVICES ARE PROVIDED TO YOU 'AS IS' AND WITHOUT WARRANTIES OR REPRESENTATIONS OF ANY KIND EITHER EXPRESSED OR IMPLIED. TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, LETSCOIN DISCLAIMS ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF ANY KIND IN CONNECTION WITH THE $C, ANY OTHER CRYPOGRAPHIC CURRENCY OR TOKEN, THE SERVICE, NON-INFRINGEMENT, FITNESS FOR ANY PARTICULAR PURPOSE, USEFULNESS, AUTHORITY, ACCURACY, COMPLETENESS AND/OR TIMELINESS. LETSCOIN MAKES NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE CONTENT OF THE SERVICES, OF THE CONTENT OF ANY SITES LINKED TO THE SERVICES, OF ANY THIRD-PARTY MATERIALS. WITHOUT LIMITING THE FOREGOING, NEITHER LETSCOIN NOR ITS AFFILIATES OR SUBSIDIARIES, OR ANY OF ITS OR THEIR DIRECTORS, EMPLOYEES, AGENTS, ATTORNEYS, THIRD-PARTY CONTENT PROVIDERS, DISTRIBUTORS, JOINT-VENTURES, LICENSEES OR LICENSORS (COLLECTIVELY, "LETSCOIN PARTIES") REPRESENT OR WARRANT THAT THE LETSCOIN APPLICATION AND THE SERVICES WILL BE UNINTERRUPTED, ERROR-FREE, BUG-FREE OR FREE FROM VIRUSES OR OTHER HARMFUL COMPONENTS. YOU AGREE THAT USE OF THE LETSCOIN APPLICATION AND THE SERVICE IS AT YOUR SOLE RISK.  
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