

General Terms and Conditions

These General Terms and Conditions ("GTC") of Bulios s.r.o. ("Bulios", "we", "Operator") govern the use of the Bulios website accessible at www.bulios.com ("Website").

1. Contracting Parties

Under these General Terms and Conditions (GTC), an agreement is established between the customer (a registered user of the website) and:

Bulios s.r.o.

Represented by: Milan Charvát, Managing Director
Address: Pavlovova 3048/40, Ostrava, 700 30
VAT ID: CZ10983384, C86293/KSOS, Regional Court in Ostrava

Hereinafter referred to as the "Operator".

2. Scope of Applicability

2.1 These GTC regulate the purchase of services through the Operator's online platform (www.bulios.com, including all subdomains and aliases).

2.2 These terms apply to all services offered on bulios.com, as well as on all its subdomains and alias addresses. Any reference in these terms to bulios.com or its services also includes bulios.com, including all subdomains and aliases.

2.3 The Operator reserves the right to amend and adapt these GTC during the term of the agreement with future effect if such changes are necessary for compelling reasons. Such reasons may include operational requirements, changes in laws or legal precedents, or the introduction of new services by the Operator (e.g., expanding the range of services offered). The Operator will send the amended terms to the customer in text form prior to their effective date, highlighting the new provisions and the date they take effect.

At the same time, the Operator will grant the customer a period of at least four weeks to state whether they accept the amended GTC for continued use of the services. This period begins upon receipt of the notification in text form. If the customer does not provide feedback within this period, the amended terms will be deemed accepted. The Operator will explicitly inform the customer at the start of the period about this legal consequence, including the right to object, the duration of the period, and the implications of remaining inactive.

This provision does not apply to changes in the parties' primary contractual obligations, except in cases of a pure extension of the Operator's offered services.

3. Subject of the Agreement

3.1 Bulios.com is an online platform operated by the Operator, accessible via a web browser, where registered users can access information about specific financial assets and interact with other registered users.

3.2 The Operator utilizes external data sources as the basis for certain services offered. Some of this data may be integrated into the Operator's system without prior verification. Therefore, the Operator reserves the right to subsequently correct such data.

3.3 The Operator strives to provide services with maximum availability throughout the year. However, availability may be restricted, particularly during maintenance or technical updates

aimed at improving security, server integrity, or functionality. These measures are conducted only as necessary and during reasonable times.

3.4 The Operator offers both free and paid services. Features provided for a fee are referred to as "paid membership."

3.5 Bulios.com reserves the right to suspend, limit, or modify services at any time, particularly in response to changing legal, regulatory, or supervisory conditions.

3.6 In the event of service termination, the agreement ends when the services are discontinued. If fees have already been charged for the month in question, they will be refunded to the payment method provided during registration.

3.7 The website and all related subdomains are protected by intellectual property rights, such as copyright and trademarks. These rights are exclusively owned by the Operator with respect to the customers.

4. Conclusion of the Agreement

4.1 To use the services on bulios.com, registration on the online platform is required. This registration grants the customer the right to use bulios.com and access the services included in their membership (hereinafter referred to as the "agreement"). The scope of services depends on the type of membership (see also Section 9).

4.2 The agreement is concluded exclusively through electronic commerce. The offers presented are non-binding invitations for customers to submit an offer, which the Operator may accept.

4.3 Registration on bulios.com and the use of the Operator's services are permitted only for individuals and legal entities who are of legal age and fully capable of entering into legal transactions. By registering on behalf of a legal entity, the individual confirms that they are authorized to represent that entity. The Operator reserves the right to request appropriate proof before approving usage.

4.4 During registration, the customer provides their email address and a personal password. Personal details can be modified in the user profile. These details are used in messages generated for the customer. The services offered on bulios.com are intended exclusively for customers for whom usage is legally permitted.

4.5 The user guarantees that all information provided to the Operator is true and complete. Legal entities are responsible for the actions of their representatives, agents, and employees. Providing false information entitles the Operator to immediately terminate the membership.

4.6 The customer is required to inform the Operator of any changes to their personal information without undue delay.

4.7 There is no entitlement to use the services of bulios.com prior to registration. The Operator reserves the right to refuse registration without providing reasons or to block users after registration.

4.8 Paid services are billed to the user. Paid membership is for the use of a single customer only. If the customer is a legal entity, access credentials may be shared with one employee only. In the event of an employee change, access may be transferred, but the customer is responsible for ensuring that the account is not used by multiple individuals simultaneously.

4.9 Users must not share their access credentials with third parties. If access credentials are misused, the customer is obligated to notify the Operator immediately and change their login

details. The Operator reserves the right to exclude the customer from using the services if unauthorized use is suspected.

5. General User Obligations

5.1 The user agrees to refrain from any activities that could negatively impact the infrastructure, functionality, or individual features of bulios.com. The use of third-party software or the acquisition or processing of data from external sources is not permitted.

5.4 The user agrees to promptly provide personal information, such as their name, address, and date of birth, upon request from the Operator (e.g., via email).

5.5 The user must not publish content that could be deemed:

- (i) offensive, bullying, defamatory, harassing, hateful, false, inflammatory, obscene, pornographic, illegal, or otherwise in violation of applicable laws;
- (ii) promoting hate, discrimination, violence, or any form of intolerance.

The Operator reserves the right to determine, at its sole discretion, what constitutes inappropriate content ("Inappropriate Content"). If a user encounters Inappropriate Content, they may contact the Operator via email at support@bulios.com. While the Operator is not obligated to remove content, it may, at its discretion, issue warnings, block or cancel the user's account, remove any content, or contact relevant authorities.

5.6 Customers retain rights to the content they publish via the services. However, the customer grants the Operator a worldwide, non-exclusive, royalty-free, sublicensable license to use, copy, modify, and distribute this content for the purpose of providing and improving services. This license terminates upon the end of the customer's agreement with the Operator.

The Operator handles customer data in accordance with its **Privacy Policy** (see <https://www.bulios.com/privacy/>).

6. Duration of the Agreement

6.1 The agreement begins upon activation of the customer by the Operator. The agreement is entered into for an indefinite period with a minimum duration of one month. If the customer does not terminate the agreement, it is automatically extended by an additional month. Either party has the right to terminate the agreement at any time without providing reasons. The right to extraordinary termination due to repeated violations of contractual obligations or these GTC remains unaffected.

6.2 The right to immediate termination due to serious breaches of contractual obligations also remains unaffected. The Operator may terminate the agreement immediately if the user has provided false or incomplete information during registration or repeatedly violates contractual obligations.

6.3 If the Operator terminates the agreement, the customer is not entitled to create a new user account or receive a refund for any paid contributions.

7. Fees and Costs

7.1 All prices are final and include the statutory value-added tax (VAT). Services charged beyond the standard offering are explicitly marked by the Operator. The costs for the different types of memberships are listed on the website at www.bulios.com.

8. Subscription

8.1 Bulios account holders can access services in two ways:

- **Free Version:** Limited access to website content and features.
- **Paid Subscription:** A fee-based program granting access to all available content, including features beyond the free version. Subscriptions include additional features, which may change, with new packages added or removed over time.

8.2 Bulios offers a monthly subscription option.

8.3 Monthly subscriptions are billed in monthly installments. By subscribing, you agree that Bulios is authorized to charge the same payment method used for the initial subscription payment for each subsequent month of active subscription. Monthly subscriptions will renew automatically unless canceled. To avoid being charged for the next billing period, the subscription must be canceled before renewal. No refunds are provided for partial subscription periods.

8.5 Automatic subscription renewal can be canceled at any time in the account settings.

8.6 You are obligated to promptly inform Bulios of any changes to the payment method you provided. You are responsible for all fees and taxes related to the subscription you have purchased.

8.7 During your use of the services, Bulios and its payment service provider may receive updated credit card information from your card issuer to prevent subscription interruptions due to an invalid card. This update depends on your card issuer, who may offer you the option to opt out of this service. Contact your card issuer to opt out if desired.

8.8 You are not entitled to charge Bulios for any bank fees arising from payments made on your account. If a payment cannot be processed from your payment method, you agree to pay all outstanding amounts upon our request. You are prohibited from reselling purchased services for commercial purposes.

8.9 Deleting your user account does not automatically terminate your subscription.

9. Changes to Fees and Features

9.1 We may, at our sole discretion, modify fees and features or introduce new fees and features for any products at any time. You will be notified of these changes in advance. If you do not agree with the changes, you have the option to cancel your subscription in your account settings.

10. Service Cancellation

10.1 Monthly subscriptions can be canceled at any time. The cancellation becomes effective at the end of the respective monthly billing period, which begins on the subscription purchase date. Cancellations must be made through the account settings.

10.2 The Operator may suspend or terminate the provision of services in cases of fraud or breaches of user obligations under these GTC. Such suspension or termination may be immediate and without prior notice. Violations include, but are not limited to, unauthorized copying or downloading of content.

11. Payment Terms

11.1 Customers may only pay via credit card through the Stripe system, operated by Stripe Payments Europe, Ltd.

11.2 If a payment fails, the customer is responsible for covering all associated costs. This includes bank fees for returned payments, provided the customer is liable for such fees.

11.3 The Operator reserves the right to charge an administrative fee for removing user accounts if the customer has violated obligations set out in these GTC and is deemed responsible for the violation.

12. Electronic Communication

12.1 Communication with customers is generally conducted electronically via the Operator's platform or email. This includes documents related to the use of services (e.g., statements).

12.2 The customer agrees to electronic communication and waives the right to receive documents by postal mail.

12.3 The Operator reserves the right to send documents by postal mail if required by law or deemed appropriate.

12.4 The Operator may be required to retain and record communication with customers for regulatory purposes.

13. Right of Withdrawal

Consumers have a legal right to withdraw from the framework agreement.

You can cancel your registration within 14 days without providing a reason by submitting a clear declaration of withdrawal.

The withdrawal period begins on the day the agreement is concluded and upon receipt of the contractual terms, including the GTC, along with all the information below, on a durable medium (e.g., letter, fax, email). To meet the deadline, it is sufficient to send the withdrawal notice in a timely manner to:

Bulios s.r.o.

Pavlovova 3048/40, Ostrava, 70030, Czech Republic

Email: support@bulios.com

14. Disclaimer of Liability

14.1 Claims for damages by the customer are excluded unless otherwise specified.

14.2 The Operator strives to ensure the highest quality of services provided on bulios.com but assumes no responsibility for the accuracy, completeness, timeliness, or precision of the information, rates, indices, prices, calculations, reports, analyses, and other accessible content offered within the services.

14.3 The Operator is not liable for financial losses incurred by users as a result of implementing the services of bulios.com in their real portfolios. The information and articles published on this website are for informational or educational purposes only and do not constitute investment advice, recommendations, or proposals for investment decisions. Users are advised to consult a qualified investment advisor for any investment decisions.

14.4 While the Operator stores customer data with the utmost care, partial or complete data loss cannot be entirely ruled out. The Operator is not responsible for data loss and recommends that users regularly back up their data.

14.5 The Operator is responsible for its own content on these pages under generally applicable laws. However, the Operator is not obliged to monitor third-party transmitted or stored information or investigate circumstances that indicate unlawful activity. Upon becoming aware of

violations, the content will be promptly removed, with liability arising only from the moment the violation is known.

14.6 The site includes links to external third-party websites over which the Operator has no control and therefore assumes no responsibility for their content. The content of linked sites is the responsibility of their respective providers. Links were checked for legal violations at the time of their creation; however, continuous monitoring of linked content is not feasible without specific indications of violations. Any infringing content will be promptly removed upon discovery.

15. Prohibition of Assignment and Pledge

Claims or rights of the customer against the Operator may not be assigned or pledged without the Operator's consent unless the customer demonstrates a legitimate interest in such assignment or pledge. The Operator reserves the right to transfer its rights and obligations under the agreement to a third party in accordance with the then-applicable privacy policy. Users will be notified of this intent two weeks before the transfer.

16. Language, Jurisdiction, and Governing Law

The agreement is drafted in Czech. The subsequent execution of the contractual relationship will also be conducted in Czech. The laws of the Czech Republic exclusively apply, excluding the United Nations Convention on Contracts for the International Sale of Goods. For consumers, this does not limit the mandatory legal provisions of the country where the customer resides or has their habitual residence. The place of jurisdiction for disputes with customers who are not consumers is the Operator's registered office.

17. Severability Clause

If any provisions of these GTC become invalid or conflict with legal regulations, the validity of the remaining provisions shall remain unaffected. The invalid provision will be replaced by a new provision agreed upon by the parties, which closely aligns with the economic intent and purpose of the original provision in a legally permissible manner. This clause shall also apply to any potential gaps in the terms.

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