

# Terms and conditions and privacy policy REEIPO.COM

## Terms and conditions

With terms and conditions, it is meant terms and conditions for the usage of our (Reeipo AS's) investment portal and services – anything related to your activity on our platform, that is website and mobile app (both on Google Play and Appstore), are subject to these **terms and conditions**.

### 1. Who we are and other subjects

The website [reeipo.com](http://reeipo.com) and its mobile application on Google Play and Appstore are operated and owned by Reeipo AS, and thereby any mention of "us", "our" and "we" in this document (i.e. this webpage "Terms and conditions") strictly refers to Reeipo AS. Our mailing address -- the address through which physical mail can be sent to us -- is Uranusvegen 12, 3942 PORSGRUNN, Norway (NOR).

Any mention of "you" refers to any user, both those using an account – regardless of the type of user-account (agency, user and lawyer accounts), and those visiting without an account that is registered on our platform. "You" and "user" are therefore to be understood as synonymous throughout the whole document/webpage.

If you have any inquiries or questions as regards our privacy policy, kindly refer to us through our support-mail [support@reeipo.com](mailto:support@reeipo.com).

### 2. Usage of the platform

By using and accessing, and continuing usage of, our platform, both through our website [reeipo.com](http://reeipo.com) and through our Google Play and Appstore application, you agree to abide by these, that is all **terms and conditions** given here on this webpage.

It is understood, i.e. it is an implication, that you understand, and agree to, by your use and access of our platform:

- that these terms and conditions make out the legal and formal binding between you and Reeipo AS;
- that when accessing and using this platform on behalf of a business entity, you are granted this authority by this business entity;
- that your use and access is contingent on your agreement with these terms and conditions, as well as our privacy policy, and that by any disagreement with these or our privacy policy, your access and use should cease on your own accord;
- that you agree to our privacy policy when and before using of our platform and services and when and before you create any type of user-account;

- that we are not obliged to provide any compensation for any loss of profit, any monetary damages and any financial loss, as a result of, and as relating to, your activity on, and use and access to, our platform and services;
- and that we, Reeipo AS, constitute a third party between our users, and we therefore have no responsibility for any outcome of interaction (including payments) between you and another user; you need to do your own due diligence (before making any investments, deals, and so on).

### 3. When changes are made to our terms and conditions

Whenever changes are made to our terms and conditions, these will be uploaded here, i.e. on this webpage **Terms and conditions**, to view and consider. Any changes made to our terms and conditions, do not create any exceptions to the terms and conditions above, given in '1. Who we are' and '2. Usage of the platform'. For convenience and transparency, we might send mail to the mail linked to every user-account (agency, lawyer and costumer account), as well as a message in and through the messaging function, that is integrated within the app and website, to every user-account on our platform, when such changes are made.

### 4. Restrictions on the use of, and access to, our platform

There are restrictions on the use of, and access to, our platform – these are:

1. Individuals under 18 are not allowed to access our platform.
2. to make use of and access our platform and any of our services for unlawful, illegal purposes, is strictly prohibited.
3. It is strictly prohibited to deliberately and knowingly introduce on our platform, or by means of any of our platform's services and functions, any material or technology which is of malicious nature, that is damaging to our platform and/or which is damaging to other user's devices, privacy and property; such may for example be malware such as trojans, viruses, worms and alike.
4. To attempt to gain and to exercise unauthorized access to our platform, services, a server or servers on which our platform is hosted or is connected to, is strictly prohibited.
5. It is strictly prohibited to impersonate other people on our platform.
6. It is strictly prohibited to copy, reproduce, steal, exploit, resell or trade any or the entire portion of our platform.
7. To reverse engineer, decompose or exploit our platform's code, or attempt to derive the platform's code in any fashion and/or by any means, is strictly prohibited.
8. Any use of downgrading or inappropriate language, and of unserious language, that is, to speak of things not strictly related to the matter at hand (a particular listing, post or anything published by another user, or anything of content that is attached to or within these), no matter the circumstances (the relationship

between the users, the intent and implicit meaning, and so on), is strictly prohibited.

9. When creating an account, it is strictly prohibited to provide inaccurate information about you, or in the case of a business-account, the business/company/organization/syndicate you on behalf of create an account for.

We may and might remove the access of any user (and user-account), that breaks one of these prohibitions through its user-account, to particular services and/or its access to our platform entirely, and we may and might revoke/ban the user-account, with which such prohibited acts are associated, itself – these actions can be carried out at our discretion, no matter the circumstances surrounding the user-account's prohibited act.

We might also, at our discretion and if any law, with respect to the particular case of violation with these restrictions, demands as such, take legal action.

Other restrictions as regards the use and access of our platform and specific services provided on our platform, that are not mentioned in this section but in other sections, still apply as much as those mentioned here.

## 5. Changes made to our platform and services

We might make changes to our platform and the services provided through this (our platform), the purposes of which can include: compliance with new laws and regulations; bettering our services, the user interface or the appearance of the website and its webpages; to introduce new services or remove existing services; and to reflect changes of market practices and/or the state of technologies (in general, as well as of our availability, adoption and usage). Such changes do not impact nor create any exceptions to the terms and conditions above, given in '1. Who we are' and '2. Usage of the platform'.

## 6. Suspension and withdrawal of services or the platform entirely

We cannot guarantee indefinite access to our services and platform, nor the general availability of these and our platform.

How this impacts users that are paying for paid services, and how it impacts users in general, is laid out and provided in the next section, "7. Rights of users and liability for compensation."

## 7. User-liability for compensation

Reeipo AS offers through various subscription-types access to services on our platform. Access to these services is contingent upon its continued (and general) availability – that is, the availability of the service for anyone, in so far as one satisfies the conditions for this, given in section 4. We reserve the right to modify or discontinue these services at our discretion, without your (the customer's) liability for refunds or compensation. Technical issues that cause one, many or all of our services, which you have paid for, or that causes our platform entirely, to be inaccessible, likewise is not something that you are made liable for refund or compensation for.

Before making an account, and before subscribing to any of our paid services and before making a transaction for any of these paid services, you are aware that in case of a withdrawal or suspension of our services (including those made available through payment or paid subscription) or our platform entirely, you are not subject to liability for compensation; and as such, when making an account, and when signing up for any of our paid services and when making a transaction for access to any of our paid services, you agree to, and are in agreement with, this.

## 8. Account-creating

You can browse our website, in so far as you comply with our terms and conditions, without having a user-account. On the condition that you do create a user account, there are specific terms and conditions that you must understand and comply with in this process of creating a user account:

You must provide accurate information, and must not provide inaccurate information, about yourself or the business/company/organization/syndicate you create an account on behalf of;

you must update the information associated with your account if the information no longer is accurate;

your account cannot be transferred to the possession of another person;

you must not create an account on behalf of a business/company/organization/syndicate without being granted this authority by the owner/owners of this entity;

you cannot create an account on behalf of another person;

the confidentiality of the content associated with your account, such as login-information and information regarding you as an individual, is your responsibility;

and you should immediately notify us, by sending a mail to [support@reeipo.com](mailto:support@reeipo.com), if your account is breached or if someone else other than you make use of your account.

If you want to delete your account, notify us by sending a mail to [support@reeipo.com](mailto:support@reeipo.com).

Any and all information you provide in the process of creating your account will be subject to and used in accordance with our privacy policy.

## 9. Listings

Reeipo AS is not obliged to monitor the listings user-accounts may list. Any purchase of something listed by another user is solely a matter between them and you; you must do your own due diligence.

# Privacy policy

Privacy policy refers to how Reeipo.com relates to and handles your, i.e. the users, personal (private) information – information that we as well as others may use to identify and contact you.

## 1. Who we are and other subjects

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### 1. Introduction

- What the policy covers
- Who “you” and “we” refer to

### 2. What Data You Collect

Account info (email, username, etc.)

- Listing details
- Payment info (note if handled via third party like Stripe)
- Cookies and analytics

### 3. How You Use the Data

- Account management
- Subscription handling
- Marketing and communications
- Listing display

### 4. Sharing and Disclosure

- Third-party services (e.g., payment processors, analytics tools)
- Legal requirements

## **5. User Rights**

- Data access, correction, deletion
- GDPR/CCPA rights if applicable

## **6. Data Retention**

- How long we store user data

## **7. Security Measures**

- How data is protected

## **8. Children's Privacy**

- If under 13 or 16 depending on law

## **9. International Users**

- Cross-border data transfers

## **10. Policy Updates**

- How users will be notified

## **11. Contact Information**