



## **Terms & Conditions**

By accessing or using our website, you agree to comply with and be bound by the following terms and conditions. If you do not agree, you must not use this website.

### **Use of Website**

- The content on this website is provided for general information and marketing purposes.
- You may use the website for lawful purposes only. You must not use it to transmit, distribute, or store any material that is illegal, harmful, or infringes on the rights of others.
- Novaro reserves the right to modify, suspend, or discontinue the website or any content at any time without notice.

### **Account Registration**

- Some services may require registration. You agree to provide accurate, current, and complete information during registration and to update it as needed. You are responsible for maintaining the confidentiality of your account credentials and for all activities under your account.

### **Payments and Services**

- Novaro connects users to regulated payment partners. We do not hold or manage client funds directly unless explicitly stated.
- Novaro does not guarantee any particular results or outcomes from the use of its services.

### **Intellectual Property**

- All content on the website, including logos, graphics, text, software, and designs, is owned or licensed by Novaro.
- You may not copy, reproduce, modify, or distribute any content without our prior written consent.

### **Third-Party Links**

- The website may contain links to third-party websites. Novaro does not control these sites and is not responsible for their content, policies, or practices.
- Accessing third-party sites is at your own risk.

### **Limitation of Liability**

- To the maximum extent permitted by law, Novaro, its directors, employees, and affiliates will not be liable for any direct, indirect, incidental, consequential, or punitive damages arising from your use of the website or services. Novaro makes no warranties, expressed or implied, regarding the website's accuracy, reliability, or availability.

### **Privacy**

- Your use of the website is also governed by our Privacy Policy, which explains how we collect, use, and protect your personal information.

### **Governing Law**

- These Terms & Conditions are governed by and in accordance with the laws of Cyprus.

### **Changes to Terms**

- Novaro may update these Terms & Conditions at any time. Changes are effective immediately upon posting to the website.
- Your continued use of the website constitutes acceptance of the updated terms.