TERMS AND CONDITIONS OF SERVICE AND USE

Posted as of ___ July, 2020
Last updated as of ___ July 2020

1. GENERAL

FUTUREWILL INDIA PRIVATE LIMITED, A Private Limited Company having office at No- 206, Whitefield Grand, Maruthupandiyar Street, Chitlapakkam, Chennai-600064, Tamilnadu, India hereinafter referred to as the "Company" (where such expression shall unless repugnant to the context thereof, be deemed to include its representatives, administrators, permitted successors and assigns.) The creator of this Terms of Service ensures steady commitment to your privacy with regard to the protection of your invaluable information. This document contains information about the Website www.thefuturewill.com (hereinafter collectively referred to as the "Platform").

2. DEFINITION

For the purpose of these Terms of Use ("**Terms**"), wherever the context so requires,

- i. "We", "Our", and "Us" shall mean and refer to the Platform, mobile Application and/or the Company, as the context so requires.
- i. "You/ User/Users/customers" shall mean and refer to natural and legal individuals who can avail the services of the Platform. The Users must be competent to enter into binding contracts, as per the laws governing the territory of India.
- ii. "Services" refer to providing Platform which enables the Users to securely store information related to their less sensitive and low private investment and insurance. The detailed explanation of the services has been set out in Clause 4 of Terms of Service and Use.
- iii. "Nominees" shall refer to individuals who have been chosen by the registered User of the Platform to have access to the details of their

- investments stored on the Platform in situations o emergency or after their death.
- iv. "Third Parties" refer to any Application, Company or individual apart from the User and the creator of this Platform.
- v. "Parties/Party" The Users and the Company shall be together referred to as Parties and individually as Party.
- vi. "Policy/Terms" shall refer to the Terms and conditions of Service and Privacy policy
- vii. The term "Platform" refers to the Website, the details of which are set out in the opening paragraph to the present Terms and Conditions of Use.

3. TERMS

- i. The headings of each section in these Terms are only for the purpose of organizing the various provisions under these Terms in an orderly manner and shall not be used by either Party to interpret the provisions contained herein in any manner. Further, it is specifically agreed to by the Parties that the headings shall have no legal or contractual value.
- ii. The use of this Platform by the Users is solely governed by these Terms as well as the Privacy Policy, and any modifications or amendments made there to by the Company, from time to time, at its sole discretion. If the Customer continues to access and use this Platform, you are agreeing to comply with and be bound by the following Terms and Conditions of Use and Our Privacy Policy. The User expressly agrees and acknowledges that these Terms and Conditions of Use and Privacy Policy are coterminus in nature and that expiry/termination of either one will lead to the termination of the other.
- iii. The User unequivocally agrees that these Terms and the aforementioned Policy constitutes a legally binding agreement between the User and the

Company, and that the User shall be subject to the rules, guidelines, policies, terms, and conditions applicable to any service that is provided by the Platform, and that the same shall be deemed to be incorporated into these Terms, and shall be treated as part and parcel of the same. The User acknowledges and agrees that no signature or express act is required to make these Terms and the Policy binding on the User and that User's act of visiting any part of the Platform constitutes the User's full and final acceptance of these Terms and the aforementioned Privacy Policy.

iv. The Company reserves the sole and exclusive right to amend or modify these Terms without any prior permission or intimation to the User, and the User expressly agrees that any such amendments or modifications shall come into effect immediately. If the User does not adhere to the changes, they must stop using the Services at once. Their continuous use of the Services will signify their acceptance of the modified terms.

4. SERVICE OVERVIEW

The Company shall provide a Platform which shall facilitate the Users to securely store their less sensitive and low private investment and insurance related information. The Users can also register the details of their Nominee(s) who shall be able to access the User's information stored on the Platform in situations of emergency or after the death of the User. The Platform aims at providing the Users the space to store all their investment related documents in an organized manner. The Platform aims at complying with the laws governing the territory of India, hence the Users and their nominees would be required to provide proof of identification and other documents as mandated by law at the time of registering on the Platform. Such documents procured shall be used only to verify the authenticity of the User/ Nominees. The details pertaining to such documents and the detail shared in this regard shall not be used for any other purpose by the Company or the Platform and neither will the same be shared with any other third-party agencies.

Upon registration on the Platform, the User can proceed with storing the details of their investments and insurance policies on the Platform. The Users can also store the nominee information on the Platform. When the Nominee wants to access the Platform the same shall be permitted by the Platform upon receiving the request through authenticated mode from the nominee. Before the information is provided to the nominee, a confirmation will be sought from the User who owns the information through an SMS sent to the registered mobile number of the User. If the User fails to respond in 2 minutes, information will by default be sent to the nominee and the silence of the User will be construed as approval.

The Users however will have the option of choosing from among the modes of disclosure of their information listed below, for disclosure of information to their nominees:

- i. If the User does not wish to maintain transparency with the nominees, they can restrict sharing of information proactively. Upon request by the Nominee for access to the information, the Platform shall send an SMS to the User who owns the information. In the event of not receiving any response within 3 minutes from the time of triggering the SMS, the Platform shall consider the same as approval and provide the details to the Nominee seeking information.
- ii. If the User wishes to maintain transparency and share information upfront, the Platform shall share information right after the records are set up by the User on the Platform. Any future requests from Nominees would also be shared without seeking any confirmation from the User who owns the information. However, an intimation shall be sent to the User about the seeking of their information by the Nominee.

5. REGISTRATION

a. Registration is mandatory for the Users to access the Services provided by the Company through the Platform. Users shall register themselves on the Platform by providing information including but not limited to name, date of birth, mobile number, email id and information about the entities where the Users have

- invested their money together with the details of the nature of investment and the nominee details.
- b. The Registration on the Platform is chargeable in accordance with the fee specified on the Platform for the services availed by the User.
- c. Registration for this Platform is available only to those above the age of eighteen (18) years, barring those "Incompetent to Contract" which *inter alia* include insolvents. In the event of a minor accessing the website, it would be the responsibility of his immediate guardian to monitor the minor's use, the platform or the Company will not be liable for any consequences.
- d. Further, at any time during the use of this Platform, including but not limited to the time of registration, Users are solely responsible for protecting the confidentiality of their mobile number and password, and any activity under the account shall be deemed to have been done by them.

6. ELIGIBILITY

- a. The User represents and warrants that they are competent and eligible to do business and that they have the requisite authority to bind themselves to these Terms in accordance with the Law.
- b. The User shall not approach the platform with a fraudulent intent of cheating or defrauding.
- c. The User shall post reviews of the products displayed for sale or the services provided by the Platform in an ethical manner. He shall not use slanderous, abusive or obscene language while posting reviews or during any other time when he is communicating on the Platform.

6. CONTENT

- a. The Content displayed on the Platform that is created by the Company is subject to copyright and shall not be reused by any party (or a third party) without the prior written consent of the Company and the copyright owner.
- b. The Platform or the Company does not in any many manner authenticate the details stored by the Users on the Platform. Hence the Company or the Platform offer no guarantee for the genuineness of the information stored

by the Users on the Platform.

c. The User shall be solely responsible for making good any financial losses or legal expenses incurred through the creation/sharing/submission of Content in the form of reviews or recommendations or part thereof that is deemed to be untrue/inaccurate/misleading. All the information provided by the User about themselves should be up to date and authentic.

3. SUBSCRIPTION TO BETA SERVICE

- a. The Company may offer certain service as open or closed Beta Services for the purpose of testing and evaluation.
- b. The User agrees that the Company has the sole discretion to determine the time and parameters for such testing and evaluation.
- c. The Company shall be the final deciding authority on converting the Beta services into commercial services.
- d. The User will be under no obligation to subscribe to a paid service, because they subscribed to the BETA service.
- e. The Company reserves the right to fully or partially discontinue, at any time and from time to time, temporarily or permanently, any of the Beta Services with or without notice to the Users.
- f. The User agrees that the Company will not be liable to the User or any third party for any losses or damages arising as a result of any modification, suspension or discontinuance of any of the Beta Services for any reason.

9. PAYMENT

Charges

- a. The User has to register on the Platform and pay the requisite fee for availing the Services offered on the Platform, the Customer User shall pay a fee for the registration and the services availed through the Platform directly to the Company in any of the prescribed modes of Payment Methods
 - ii. Debit Card
 - iii. Credit Cards
 - iv. Amex Card

- v. Net Banking
- vi. UPI
- vii. E-Wallets
- viii. Online Payment Gateways: Razorpay
- b. The User(s) acknowledges that a minimum of one of the above payment methods shall be offered on the Platform. An additional processing charge would be levied on the payments as specified on the Platform and the User agrees to the same. The Users are solely responsible for the genuineness of credentials and payment information provided on the Platform and the Platform shall not be liable for any consequences, direct or indirect, resulting from the provision of incorrect or untrue credentials or payment information by any Users.
- c. The payment is processed through a third-party gateway and the User shall be bound by the third party's terms and conditions. Currently the payment gateway through which payments are processed on the Platform is Razorpay, but the same may be changed at any point of time at the sole discretion of the Platform. Any change in information with regard to the third-party payment gateway will be updated on the Platform by the Company.
- d. The Validity of the registration has to be renewed annually and a reminder will be sent by the Company 15 days prior to the due date. If the User fails to pay the annual fee on time, the Company will have the right to bar the User from using the Platform any further.
 - e. The User can seek a refund on the payment or cancellation of services made only in compliance with the refund and cancellation policy on the Platform.

9. TERM & TERMINATION

These Terms shall continue to form a valid and binding contract between the Parties and shall continue to be in full force and effect until the User continues to access and use the Services and Platforms.

- a. A User may terminate their use of the Services and the Platform at any time
- b. The Company may terminate these Terms and close a User's account at any time without notice and/or suspend or terminate a User's access to the Platform at any time and for any reason, if any discrepancy or legal issue arises.

- c. Such suspension or termination shall not limit the Platform's right to take any other action against User that the Company considers appropriate.
- d. It is also hereby declared that the Company may discontinue any and all of the Services and Platforms without any prior notice.
- e. In the event of a change in ownership of the Company by means of a merger, acquisition or any other means of Business transfer, the policies and terms of Use for the Platform made effective by the new management shall come into force. The Company will not be required to provide any form of prior notice or intimation of the same or seek consent for the same from the users.
- f. The Company may choose to merge or associate with a third-party entity, under such circumstances the Company may provide access to the Users details among other aspects of the Platforms to their associates and such decisions can be taken by the Company in their own accord, without prior permission or consent from the Users.
- g. In the event of sales of the Company or Platform, the details including the User data will be transferred as a part of the sale. The Platform only be required to make an announcement of the change in ownership before the same comes into effect and need not seek a consent from the Users in this regard.
- h. The Company reserves the right, in its sole discretion, to unilaterally terminate the User's access to the Services, or any portion thereof, at any time, without notice or cause.
- i. The Platform also reserves the universal right to deny access to particular Users, to any/all of its Services without any prior notice/explanation in order to protect the interests of the Platform and/or other Users to the Platform.
- j. The Company reserves the right to limit, deny or create different access to the Platform and its features with respect to different Users, or to change any of the features or introduce new features without prior notice.
- i. The User shall continue to be bound by these Terms, and it is expressly agreed to by the Parties that the User shall not have the right to terminate these Terms till the expiry of the same.

i. **COMMUNICATION**

- a. By using the Services and Platforms, and providing his/her identity and contact information to the Company through the Platform, the Users hereby agrees and consents to receive calls, e-mails or SMS from the Company and/or any of its representatives at any time.
- a. Customer can report to the Company any grievances or suggestions that they have through e-mail on contact@thefuturewill.com or write on the grievance page in the Platform. If they find any discrepancy with regard to Service-related information, the Company will take necessary action after an investigation. The response with resolution (if any issues found) shall be dependent on the time taken for investigation.

11. USER OBLIGATIONS AND FORMAL UNDERTAKINGS AS TO CONDUCT

The User agrees and acknowledges that they are a restricted User of this Platform and that they:

- a. Agree to provide genuine credentials during the process of registration on the Platform. They shall use the services of the Company only with the intent of creating an effective management and communication tool for their educational institutions or for seeking access to the educational content provided by the platform.
- b. Agree to ensure the email address, address, contact information and any other information provided to the Company is accurate and up-to-date.
- c. Agree that they are solely responsible for maintaining the confidentiality of their account password. The User has to notify the Company immediately of any unauthorized use of their account. We reserve the right to close your account at any time for any or no reason.
- d. Authorize the Platform to use, store or otherwise process certain personal information, Offer redemption's, reviews and ratings, experience stories for personalization of Services, marketing, and promotional purposes and for optimization of User-related options and Services.
- e. The Company shall from time to time update details of Periodical promotional

programs, which shall have their own specific terms & conditions that would be hosted on the Platform. The Users will be required to keep a track a track of the same and read through the specific terms and conditions before availing the promotional offers.

- f. Agree and understand that the information pertaining to their investments and insurance policies stored on the Platform is not verified or authenticated in any manner by the Platform.
- g. Agree and understand that the Company may provide information stored by the Users on the Platform to government or other regulatory bodies involved in fraud prevention to protect itself and other Users from any unprecedented theft and fraud. If false or inaccurate information is provided and the Company suspects fraud, the instances will be recorded and reported accordingly
- h. Agree and understand that the Company may record and monitor all telephonic and e-mail communications between the Company and the Users with an intent to ensure that the User and/or its Nominees instructions are carried out accurately, and to help improve its services continually and in the interests of security.
- i. Agree and understand that it is solely their responsibility to share the correct nominee details. The Platform will share the details to the nominees enlisted by the User after necessary authentication and in accordance with the disclosure option chosen by the User. The Company or the Platform will not be responsible for any fraud that occurs thereafter.
- j. Agree and understand that they shall be entirely responsible for updating the Nominee information or details about the change in the nominee after the details have been provided during registration. The Company or Platform will not be responsible for any discrepancies that arise due to the negligence of the User in this regard.
- k. Will ensure that the nominee details on the investment records and the Platform are the same to avoid unwarranted disputes and confusions in this regard.
- l. Agree and understand that the Nominee details shall at all times be treated as confidential information by the Company and use all reasonable security

measures to guard the same, even after the User terminates the Use of the Platform and its Services.

- m. Agree and understand that the Company or Platform shall not be responsible for the misuse or exploitation of the information/ data/ confidential information which they have provided by them voluntarily on the Platform.
- n. Any discrepancy or violation that arises as a result of an action by a third party, the liability for the same shall lie entirely with the third party and the Company or the Platform will not be liable for the same in any manner.
- o. Agree not to access (or attempt to access) the Platform and/or the materials or Services by any means other than through the interface provided by the Platform.
- p. Users expressly consent to not involve the Company in any dispute that arises between the Users or in cases where institutions are Users, the institution and students with regard to the use of the platform.
- q. Agrees that they are using the services of the Platform and accessing the platform at their own risk with their prudent judgment and the Company or Platform shall not be responsible for any resultant losses suffered.

Further:

- a. The User hereby expressly authorizes the Company/Platform to disclose any and all information relating to the User in the possession of the Company/Platform to law enforcement or other government officials, as the Company may in its sole discretion, believe necessary or appropriate in connection with the investigation and/or resolution of possible crimes, especially those involving personal injury and theft/infringement of intellectual property. The User further understands that the Company/Platform might be directed to disclose any information (including the identity of persons providing information or materials on the Platform) as necessary to satisfy any judicial Order, law, regulation or valid governmental request.
- a. By indicating User's acceptance to purchase any service offered on the Platform, the User is obligated to complete such transactions after making payment. User shall be prohibited from indicating their acceptance to purchase services where

the transactions have remained incomplete.

- b. The User agrees to use the services provided by the Company, its affiliates, consultants and contracted companies, for lawful purposes only.
- c.The Users agree to provide authentic and true information. The Company reserves the right to confirm and validate the information and other details provided by the User at any point of time. If found to be false the User's account shall be suspended.
- d. The User agrees not to post any material on the website that is defamatory, offensive, obscene, pornographic, indecent, abusive, or needlessly distressful, or advertising any goods or services prohibited by the law. More specifically, the User agrees not to host, display, upload, update, publish, modify, transmit, or in any manner share any information that:
 - i.belongs to another person and to which the User has no right to; is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophile, libelous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, or otherwise unlawful in any manner whatever; but not limited to "indecent representation of women" within the meaning of the Indecent Representation of Women (Prohibition) Act, 1986;
 - ii. violates any law for the time being in force;
 - iii.deceives or misleads the other users

12.DO'S AND DON'TS ON THE PLATFORM

The Platform aims at facilitate the Users to securely store their less sensitive and low private investment and insurance related information. Hence the list of do's and don'ts limit what the User can and cannot **do** with the services offered on the Platform.

a. Do's

The Users agrees that they will:

- i. Comply with all applicable laws, including, without limitation, privacy laws, intellectual property laws, anti-spam laws, export control laws, tax laws, and regulatory requirements;
- ii. Provide accurate information on the Platform and keep it updated;
- iii. Use their real names on their profile; and
- iv. Use the Services in a professional manner and lawful manner.

b. Don'ts

Users agree that they will *not*:

- i. Create a false identity on the Platform, misrepresent your identity, create a Member profile for anyone other than that of themselves (a real person), or use or attempt to use another User's account;
- ii. Develop, support or use software, devices, scripts, robots, or any other means or processes (including crawlers, browser plugins and add-ons, or any other technology) to scrape the Services or otherwise copy profiles and other data from the Platform;
- iii. Override any security feature or bypass or circumvent any access controls or use limits of the Service (such as caps on keyword searches or profile views);
- iv. Copy, use, disclose or distribute any information obtained from the Platform or through the Services offered, whether directly or through third parties (such as search engines), without the consent of the Company;
- v. Disclose information that User does not have the consent to disclose (such as confidential information of any third party;
- vi. Violate the intellectual property rights of any third Party, including copyrights, patents, trademarks, trade secrets, or other proprietary rights. For example, do not copy or distribute (except through the available sharing functionality) the posts or other content of others without their permission, which they may give by posting under a Creative Commons license;
- vii. Violate the intellectual property or other rights of the Platform, including, without limitation:

- Copying or distributing any content generated by the Platform or other materials or
- Copying or distributing our technology, unless it is released under open source licenses;
- Using the name of the Company or its logos in any business name, email, or the name of the platform and its associated logos and trademarks;
- viii. Post anything that contains software viruses, worms, or any other harmful code;
 - ix. Reverse engineer, decompile, disassemble, decipher or otherwise attempt to derive the source code for the Services or any related technology that is not open source;
 - x. Imply or state that the User is affiliated with or endorsed by the Company or Platform without seeking the express consent of the Company;
 - xi. Rent, lease, loan, trade, sell/re-sell or otherwise monetize the Services or related data or access to the same, without Company's express consent;
- xii. Deep-link to the Services of the Platform for any purpose other than to promote the User's profile or a Group on our Services, without the Company's consent;
- xiii. Use bots or other automated methods to access the Services, add or download contacts, send or redirect messages;
- xiv. Monitor the Services' availability, performance or functionality for any competitive purpose;
- xv. Engage in "framing," "mirroring," or otherwise simulating the appearance or function of the Services;
- xvi. Overlay or otherwise modify the Services or their appearance (such as by inserting elements into the Services or removing, covering, or obscuring an advertisement included on the Services);
- xvii. Interfere with the operation of, or place an unreasonable load on, the Services (e.g., spam, denial of service attack, viruses, gaming algorithms); and/or

xviii. Violate the Terms and conditions and Privacy Policy of the Platform or any additional terms concerning a specific Service that are provided when you sign up for or start using such Service.

13.INDEMNIFICATION

The User agrees to indemnify and hold harmless the Company, its directors, employees and affiliates, from and against any losses, damages, fines and expenses including but not limited to legal expenses arising out of or relating to any claims in the instance that the User has used the Services in violation of the rights of another party, in violation of any law, in violation of any provisions of the said Terms and Conditions, or any other claims related to your use of the Services, except where such use is authorized by the Company.

14.LIMITATION OF LIABILITY

- a. The Founders/ Promoters/ Partners/ Associated people of the Company/Platform are not responsible for any consequences arising out of the following events:
 - i. If the Platform is inoperative/non-responsive due to any connectivity errors associated with the internet connection such as but not limited to slow connectivity, no connectivity, server failure;
 - ii. If the User has fed incorrect information or data or for any deletion of data;
 - iii. If there is an undue delay or inability to communicate through email;
 - iv. If there is any deficiency or defect in the Services managed by Us;
 - v. If there is a failure in the functioning of any other service provided by the Platform.
- b. The Platform accepts no liability for any errors or omissions, on behalf of itself, or for any damage caused to the User, the User's belongings, or to any third party, resulting from the use or misuse of the Platform or any service availed of by the User through the Platform. The service and any Content or material displayed on the service is provided without any guarantees, conditions or warranties as to its accuracy, suitability, completeness or reliability. The Platform will not be liable to you for the unavailability or failure of the Platform.

- c. Users are to comply with all laws applicable to them or to their activities, and with all Policies, which are hereby incorporated into this Agreement by reference.
- d. The Platform expressly excludes any liability for any loss or damage that was not reasonably foreseeable by the Platform and which is incurred by you in connection with the Platform, including loss of profits; and any loss or damage incurred by you as a result of your breach of these terms.
- e. To the fullest extent permitted by law, the Platform shall not be liable to you or any other party for any loss or damage, regardless of the form of action or basis of any claim. You acknowledge and agree that your sole and exclusive remedy for any dispute with us is to terminate your use of the Platform.

15. INTELLECTUAL PROPERTY RIGHTS

Unless expressly agreed to in writing, nothing contained herein shall give the User a right to use any of the Platform's, trademarks, service marks, logos, domain names, information, questions, answers, solutions, reports and other distinctive brand features, save according to the provisions of these Terms. All logos, trademarks, brand names, service marks, domain names, including material, designs, and graphics created by and developed by the Platform and other distinctive brand features of the Platform are the property of the Company or the respective copyright or trademark owner. Furthermore, with respect to the Platform created by the Company, the Company shall be the exclusive owner of all the designs, graphics and the like, related to the Platform.

The User may not use any of the intellectual property displayed on the Platform in any manner that is likely to cause confusion among existing or prospective Users of the Platform, or that in any manner disparages or discredits the Company/Platform, to be determined in the sole discretion of the Company.

16. FORCE MAJEURE

Neither the Company nor the Platform shall be liable for damages for any delay or failure to perform its obligations hereunder if such delay or failure is due to causes beyond its control or without its fault or negligence, due to Force Majeure events including but not limited to acts of war, acts of God, earthquake, riot, fire, festive activities sabotage, labor shortage or dispute, Internet interruption, technical failure, breakage of sea cable, hacking, piracy, cheating, illegal or unauthorized.

17. DISPUTE RESOLUTION AND JURISDICTION

- a. It is expressly agreed to by the Parties hereto that the formation, interpretation, and performance of these Terms and any disputes arising there from will be resolved through a two-step Alternate Dispute Resolution ("ADR") mechanism. It is further agreed to by the Parties that the contents of this Section shall survive even after the termination or expiry of the Terms and/or Policy.
 - i. **Mediation**: In case of any dispute between the parties, the Parties will attempt to resolve the same amicably amongst themselves, to the mutual satisfaction of all Parties. In the event that the Parties are unable to reach such an amicable solution within thirty (30) days of one Party communicating the existence of a dispute to any other Party, the dispute will be resolved by arbitration, as detailed herein below;
 - ii. **Arbitration**: In the event that the Parties are unable to amicably resolve a dispute by mediation, said dispute will be referred to arbitration by a sole arbitrator to be appointed by the Company, and the award passed by such sole arbitrator will be valid and binding on all Parties. The Parties shall bear their own costs for the proceedings, although the sole arbitrator may, in his/her sole discretion, direct either Party to bear the entire cost of the proceedings. The arbitration shall be conducted in English, and the seat of Arbitration shall be the city of Chennai, India.
- b. The Parties expressly agree that the Terms, Policy and any other agreements entered into between the Parties are governed by the laws, rules, and regulations governing the territory of India.

18.JURISDICTION

The Parties to the Term hereby mutually agree that Jurisdiction for any claim arising out of the said terms shall lie with the courts of Chennai, India.

19.GRIEVANCES

Any and all communication relating to any dispute or grievance experienced by the User may be communicated to the Company by the User by emailing to **contact@thefuturewill.com**.

20. MISCELLANEOUS PROVISIONS

- **a. Entire Agreement**: These Terms, read with the Policy, form the complete and final contract between the User and the Firm with respect to the subject matter hereof and supersedes all other communications, representations, and agreements (whether oral, written or otherwise) relating thereto.
- **b. Waiver**: The failure of either Party at any time to require performance of any provision of these Terms shall in no manner affect such Party's right at a later time to enforce the same. No waiver by either Party of any breach of these Terms, whether by conduct or otherwise, in any one or more instances, shall be deemed to be or construed as a further or continuing waiver of any such breach, or a waiver of any other breach of these Terms.
- c. Severability: If any provision/clause of these Terms is held to be invalid, illegal or unenforceable by any court or authority of competent jurisdiction, the validity, legality, and enforceability of the remaining provisions/clauses of these Terms shall in no way be affected or impaired thereby, and each such provision/clause of these Terms shall be valid and enforceable to the fullest extent permitted by law. In such case, these Terms shall be reformed to the minimum extent necessary to correct any invalidity, illegality or unenforceability, while preserving to the maximum extent the original rights, intentions and commercial expectations of the Parties hereto, as expressed herein.

Contact Us: If you have any questions about this Agreement, the practices of the Platform, or your experience with the Service, you can contact us at **contact@thefuturewill.com**.