

Terms & Conditions RMS August 2025

These Terms and Conditions ("Terms") govern your access to and use of the website, services, and applications provided by RMS - Risk Management Services ("RMS," "we," "our," or "us"). By accessing or using our website or services, you agree to be bound by these Terms. If you do not agree, you must not use our website or services.

1) Acceptance of Terms

By using our website or services, you confirm that you:

- Are legally capable of entering into binding contracts;
- Have read, understood, and accepted these Terms;
- Are not restricted by any local laws from using RMS services.

These Terms apply to all clients, prospective clients, investors, website visitors, and any other person accessing RMS content or services.

2) Services Provided

RMS provides professional fund management services that combine Artificial Intelligence (AI) and Behavioral Intelligence to manage investments with precision and purpose. Our services may include, but are not limited to:

- Portfolio management;
- Investment advice and strategy development;
- Fund administration and reporting;
- Risk analysis, compliance, and regulatory support;
- Research and analytical insights.

All services are provided subject to applicable laws, regulatory requirements, and your contractual agreements with RMS.

3) Use of the Website

You agree to:

- Use the website only for lawful purposes;
- Not engage in activities that could harm, disrupt, or compromise the website, servers, or networks;
- Not attempt unauthorized access to any RMS systems or data;
- Comply with all applicable local and international laws.

RMS reserves the right to suspend or terminate access to the website for violations of these Terms.









4) Account Registration and Security

Where registration is required for certain services, you agree to:

- Provide accurate, complete, and up-to-date information;
- Keep login credentials confidential;
- Notify RMS immediately of any unauthorized use of your account.

You are responsible for all activity under your account. RMS is not liable for losses resulting from your failure to protect your account credentials.

5) Intellectual Property

All content on the RMS website, including text, graphics, logos, images, videos, software, and proprietary models, is owned or licensed by RMS and protected by copyright, trademark, and other intellectual property laws. You may not:

- Reproduce, modify, distribute, or create derivative works of any content without written permission;
- Use our intellectual property in any manner that could mislead or harm RMS or its clients.

6) Investment Risk Disclaimer

Investing and trading involve **risk of loss**, including the potential loss of principal. Past performance is **not indicative of future results**. By using our services, you acknowledge and accept that:

- RMS does not guarantee profits or protect against losses;
- Market conditions, AI algorithms, and behavioral models cannot ensure specific outcomes.

RMS provides data, research, and insights **for informational purposes only.** Nothing on our website or communications constitutes investment, legal, tax, or financial advice. Clients should seek **independent professional advice** before making investment decisions.

7) Regulatory Compliance

RMS operates in accordance with applicable financial regulations and laws. You agree to provide accurate information for **KYC/AML verification** and comply with applicable laws. RMS reserves the right to refuse services or terminate relationships where legal or regulatory obligations are not met.

8) Third-Party Links

Our website may include links to third-party websites. RMS is not responsible for the content, accuracy, or privacy practices of these sites. Linking does not constitute endorsement. Users access third-party sites at their own risk.









9) Limitation of Liability

To the maximum extent permitted by law, RMS and its affiliates, employees, or agents:

- Will not be liable for any indirect, incidental, consequential, or punitive damages;
- Are not responsible for errors, omissions, or delays in content;
- Do not guarantee uninterrupted or error-free access to the website or services.

10) Indemnification

You agree to indemnify and hold RMS, its affiliates, officers, and employees harmless from any claims, losses, damages, liabilities, or expenses arising from:

- Your violation of these Terms;
- Your misuse of RMS services or website;
- Your breach of any applicable law.

11) Privacy

Your personal data will be collected, stored, and processed in accordance with our Privacy Policy, available at our website. By using RMS services, you consent to the processing of your personal data as described in that policy.

12) Termination

RMS may suspend or terminate your access to the website or services at any time, with or without notice, for breach of these Terms, regulatory requirements, or at RMS's sole discretion. Termination does not affect obligations incurred prior to termination.

13) Governing Law & Jurisdiction

These Terms are governed by **applicable laws in the jurisdiction where RMS operates,** without regard to conflict of law principles. Any disputes arising under or in connection with these Terms shall be resolved in the

unless otherwise agreed in writing between the parties.

14) Modifications

RMS reserves the right to update, modify, or revise these Terms at any time. The "Last Updated" month indicates the most recent version. Continued use of the website or services constitutes acceptance of the revised Terms.

15) Severability

If any provision of these Terms is deemed invalid or unenforceable, the remaining provisions will continue in full force and effect.









16) Entire Agreement

These Terms, together with our Privacy Policy and any other agreements you enter into with RMS, constitute the entire agreement between you and RMS regarding your use of our website and services.





