

1. Terms of Service / User Agreement

Effective Date: 11/26/2025

Last Updated: 11/26/2025

1. Introduction

These Terms of Service (“Terms,” “Agreement”) govern your access to and use of the Fintomic website, mobile applications, and financial technology services (“Services”), operated by Fintomic (“we,” “us,” “our”). By using our Services, you agree to be bound by these Terms. If you do not agree, you must discontinue use immediately.

2. Eligibility

You must:

- Be at least 18 years old
- Have legal capacity to enter into this Agreement
- Not be prohibited from using financial services under applicable law

3. Account Registration

You agree to provide accurate and complete information. You are responsible for maintaining the confidentiality of your login credentials and for all activity under your account. You must notify us immediately of any unauthorized access or security breaches.

4. Regulatory Disclosures

Depending on the nature of the services Fintomic offers, we may be subject to SEC, FINRA, or other regulatory obligations. By using our Services, you consent to receiving regulatory communications electronically, including disclosures, statements, and notices.

5. Use of the Services

You agree not to:

- Use the Services for illegal, fraudulent, or unauthorized purposes
- Interfere with or disrupt the systems or security of the Services
- Attempt to gain unauthorized access to accounts or protected data

We reserve the right to suspend or terminate accounts that violate these Terms.

6. Financial Advice Disclaimer

Unless explicitly stated, Fintomic **does not provide investment, tax, or legal advice**. Content provided through our Services is for informational purposes only and should not be relied upon as personalized advice.

7. Third-Party Services

Our Services may integrate with third-party providers. Fintomic is not responsible for the content, security, or privacy practices of third-party services. You use these services at your own risk.

8. Fees

Some Services may include fees, which will be disclosed prior to use. By using fee-based services, you authorize Fintomic to charge the applicable fees to your selected payment method.

9. Intellectual Property

All content, software, branding, and materials within the Services are owned by Fintomic or its licensors. You may not reproduce, reverse engineer, modify, or redistribute without express permission.

10. Limitation of Liability

To the maximum extent permitted by law:

- Fintomic is **not liable** for indirect, incidental, special, or consequential damages.

- Fintomic's total liability shall **not exceed** the amount paid by you within the past 12 months, if any.

11. No Warranty

Fintomic provides all Services on an “**as-is**” and “**as-available**” basis, without warranties of any kind, including merchantability, fitness for a particular purpose, or non-infringement.

12. Indemnification

You agree to indemnify and hold harmless Fintomic, its officers, employees, and affiliates from any claims or losses arising from your use of the Services, violation of these Terms, or misuse of account access.

13. Termination

We may suspend or terminate your access at our discretion. Upon termination, Sections concerning liability, intellectual property, limitations, and indemnification remain in effect.

14. Governing Law

These Terms shall be governed by the laws of the United States and the state in which Fintomic is headquartered, without regard to conflict-of-law principles.

15. Changes to Terms

We may update these Terms from time to time. Material changes will be communicated via our website or electronic notice.

2. Cookie Policy

Last Updated: 11/25/2025

1. What Are Cookies?

Cookies are small text files stored on your device that help us analyze website traffic, improve performance, and customize your user experience.

2. Types of Cookies We Use

- **Strictly Necessary Cookies:** Required for security and functionality.
- **Performance Cookies:** Track website usage and analytics.
- **Functional Cookies:** Save preferences.
- **Advertising Cookies:** Provide relevant ads (used only if applicable).

3. Why We Use Cookies

We use cookies to:

- Maintain secure sessions
- Analyze site traffic
- Improve navigation and user experience
- Provide regulatory-required protections against fraud and unauthorized access

4. Managing Cookies

You can modify your browser settings to block or delete cookies. Disabling cookies may affect the functionality of some Services.