

## Terms of use

*Effective: April 23, 2025*

### **1. GENERAL INFORMATION**

In accordance with Regulation (EU) 2019/1150, the General Data Protection Regulation (EU) 2016/679, and Law 125(I)/2018 of the Republic of Cyprus on the Processing of Personal Data, the following information is provided:

This website and its content are the property of BLASFORA HOLDINGS LTD, a company registered under the laws of the Republic of Cyprus, with its registered office in Paphos. For any inquiries, you may contact us at [blasforaholdingsltd0@gmail.com](mailto:blasforaholdingsltd0@gmail.com).

### **2. PURPOSE**

BLASFORA HOLDINGS LTD, as the party responsible for this website, provides users with this document to regulate the use of the website in compliance with applicable EU and Cyprus legislation.

Through this website, BLASFORA HOLDINGS LTD provides users with access to and use of various services and content, including but not limited to adaptive AI/ML-based scoring models, dynamic creditworthiness profiling, customizable scoring rules, REST API integration, data visualization tools, and both individual and corporate credit scoring functionalities.

Any person accessing this website is considered a user (hereinafter the «User»), which implies full and unreserved acceptance of all provisions included in these Terms of Use and any other applicable legal provisions.

As a User, you are advised to read this document carefully each time you access the website, as it may be subject to modifications. The provider reserves the right to modify any content on the website without prior notice, and such modifications will be deemed effective upon publication.

Prices for any products or services indicated on the website do not include applicable taxes unless otherwise stated.

### **3. CONDITIONS OF ACCESS AND USE**

Access to this website is the sole responsibility of the users and implies acceptance and awareness of the legal disclaimers, terms, and conditions of use provided herein.

BLASFORA HOLDINGS LTD reserves the right to make, at any time and without prior notice, any changes or modifications it deems appropriate to the content and functionality of the website.

## **3.1 OBLIGATION TO MAKE CORRECT USE OF THE WEBSITE**

The User agrees to use the website in accordance with applicable laws, these Terms of Use, public order, morality, and generally accepted good practices. The User shall refrain from using the website for unlawful or prohibited purposes, or purposes that could harm the rights and interests of third parties, or that may in any way damage, disable, overload, deteriorate, or impede the normal use of the website or its content.

In particular, and by way of example but not limitation, the User agrees not to transmit, distribute, or make available to third parties any information, data, content, messages, graphics, drawings, sound or image files, photographs, recordings, software, and, in general, any kind of material that:

- (a) is contrary to, belittles, or infringes upon fundamental rights and public freedoms recognized by law, international treaties, and other regulations;
- (b) incites or promotes criminal, denigrating, defamatory, violent actions or, in general, actions contrary to the law, morality, and public order;
- (c) promotes discriminatory attitudes or ideas based on gender, race, religion, beliefs, age, or condition;
- (d) violates the rights to honor, personal or family privacy, or the image of individuals;
- (e) harms the reputation of BLASFORA HOLDINGS LTD or third parties; or
- (f) constitutes unauthorized, misleading, or unfair advertising.

## **3.2 MINORS**

Access to and use of this website and its services are only permitted for individuals who are at least 18 years old. By using this site, the User declares that they meet this age requirement.

## **4. EXCLUSION OF LIABILITY**

BLASFORA HOLDINGS LTD makes every effort to ensure that the website operates properly and is secure for users. However, we do not guarantee uninterrupted access or the complete absence of errors, and we disclaim liability for content modified or inserted by third parties.

The website is regularly reviewed to ensure it functions correctly, but occasional programming errors, maintenance operations, force majeure events (such as natural disasters or strikes), or technical disruptions may affect access.

BLASFORA HOLDINGS LTD does not guarantee the availability, continuity, or infallibility of the website or its content. Furthermore, the company will not be held responsible for any damages of any nature arising from the lack of availability or continuity of the website, the presence of malicious software, the conduct of users contrary to these Terms, or third-party services accessed through the website.

We shall not be liable for damages arising from illegal or improper use of the website.

## **5. THIRD-PARTY LINKS**

This website may include links to third-party content. As we cannot control the information uploaded by third parties, BLASFORA HOLDINGS LTD disclaims all responsibility for such content.

We are not liable for user-generated content on platforms such as forums, social media, or comment sections. However, in compliance with applicable laws in the Republic of Cyprus and the EU, we commit to cooperating with law enforcement and regulatory authorities and will actively work to remove or block any content that may contravene applicable laws, third-party rights, or public order.

## **6. INTELLECTUAL PROPERTY**

All intellectual and industrial property rights relating to the content of this website - including, but not limited to, its design, source code, software, texts, graphics, images, logos, and trademarks—are the exclusive property of BLASFORA HOLDINGS LTD or are lawfully licensed by their respective owners.

Any reproduction, distribution, public communication, transformation, or any form of exploitation of all or part of the website's content without prior written

authorization from BLASFORA HOLDINGS LTD is strictly prohibited and may give rise to legal proceedings under the laws of the Republic of Cyprus and applicable EU regulations.

Third-party trademarks, logos, or content that appear on the website are the property of their respective owners and are used with the necessary permissions. Their inclusion does not imply endorsement or association by BLASFORA HOLDINGS LTD unless expressly stated.

## **7. COOKIES**

BLASFORA HOLDINGS LTD uses cookies to ensure proper functionality and improve the user experience of the website.

By continuing to browse or use our services, users agree to the use of cookies in accordance with the applicable regulations, including Regulation (EU) 2016/679 and Cyprus Law 125(I)/2018.

## **8. DATA PROTECTION**

In accordance with the General Data Protection Regulation (EU) 2016/679 and Cyprus Law 125(I)/2018, BLASFORA HOLDINGS LTD is committed to ensuring the privacy and protection of personal data provided by users.

Personal data collected through the website will be processed lawfully, fairly, and transparently. Users will be informed of the purpose of data collection at the time of submission and must provide explicit consent by checking the appropriate box.

For more details on how we collect, process, and protect personal data, users should refer to our Privacy Policy.

## **9. FORCE MAJEURE**

BLASFORA HOLDINGS LTD shall not be held liable for any failure or delay in the performance of its obligations due to events beyond its reasonable control, including but not limited to natural disasters, government measures, strikes, power outages, and disruptions in telecommunications or internet service.

## **10. GOVERNING LAW AND JURISDICTION**

These Terms of Use shall be governed by and construed in accordance with the laws of the Republic of Cyprus. Any disputes arising out of or in connection with

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the use of this website shall be subject to the exclusive jurisdiction of the courts of Paphos, Cyprus.