

STRACKET – TERMS OF SERVICE

Last Updated: March 7, 2026

These Terms of Service ("Terms") govern access to and use of the services provided by **Conneqtid Curaçao B.V.** ("Company", "we", "us", or "our"), operating under the brand name **Stracket**, including our website and screening platform (the "**Service**").

By accessing or using the Service, including purchasing credits, you agree to be bound by these Terms. If you do not agree, you may not use the Service.

1. Description of the Service

Stracket is a software-as-a-service (SaaS) platform that enables users to perform screening checks on individuals and entities, including but not limited to:

- Sanctions list screening
- Politically Exposed Persons (PEP) screening
- Adverse media screening
- Monitoring of subjects

The Service is intended to assist organizations in conducting compliance and risk screening activities.

The Company reserves the right to modify, suspend, or discontinue any part of the Service at any time.

2. Eligibility

You must be at least 18 years old and legally capable of entering into binding agreements to use the Service.

By using the Service, you represent and warrant that:

- you meet these requirements
- you use the Service in accordance with applicable laws and regulations.

3. User Accounts

To access certain features of the Service, users may be required to create an account.

You agree to:

- provide accurate and complete information
- keep login credentials confidential
- be responsible for all activity under your account

The Company reserves the right to suspend or terminate accounts at its discretion.

4. Credits and Payments

4.1 Purchase of Credits

Use of the screening functionality of the Service requires the purchase of credits.

Users must purchase credits in advance in order to perform screenings. Each screening performed through the platform consumes a predefined number of credits based on the applicable pricing agreed between the Company and the user.

Credits will only become available once payment has been successfully received by the Company.

Payments may be processed through bank transfer.

4.2 Non-Refundable Credits

ALL PURCHASED CREDITS ARE FINAL AND NON-REFUNDABLE.

By purchasing credits, you acknowledge and agree that:

- credits cannot be refunded for any reason
- unused credits have no monetary value
- credits cannot be exchanged for cash
- credits are non-transferable

The Company is not obligated to provide refunds or replacements for partially used or unused credits.

4.3 Pricing Changes

The Company reserves the right to change pricing at any time.

Pricing changes will not affect previously purchased credits.

4.4 Credit Validity

Purchased credits are valid for twelve (12) months from the date of purchase.

Any credits that remain unused after the expiration period will automatically expire and cannot be refunded, reinstated, or converted into cash.

It is the user's responsibility to use purchased credits within the validity period.

5. Acceptable Use

Users agree not to:

- use the Service for unlawful purposes
- attempt to reverse engineer, copy, or exploit the platform
- interfere with or disrupt the Service infrastructure
- manipulate or abuse the credit system
- use automated systems to excessively access the platform without permission
- use the Service or screening results in a manner that violates applicable anti-discrimination, human rights, or equal treatment laws

The Company reserves the right to suspend or terminate accounts that violate these Terms.

6. Compliance and Lawful Use

Users are responsible for ensuring that their use of the Service complies with all applicable laws and regulations, including but not limited to:

- anti-money laundering (AML) regulations
- sanctions compliance regulations
- privacy and data protection laws.

The Service is intended as a screening support tool and does not replace independent compliance or legal assessment.

7. Screening Results Disclaimer

The Service provides automated screening results based on publicly available data sources and third-party data providers.

Screening results are provided for informational purposes only.

The Company does not guarantee:

- the accuracy of screening results
- the completeness of screening results
- that all relevant sanctions, PEP, or adverse media information will be identified.

Users remain solely responsible for evaluating screening results and making their own compliance, legal, or risk decisions.

8. Third-Party Data Sources

The Service may rely on data obtained from third-party providers and publicly available sources.

The Company is not responsible for:

- the accuracy of third-party data
- the completeness of such data
- delays or errors in third-party information.

9. Intellectual Property

All software, technology, branding, data structures, and materials related to the Service are owned by or licensed to Conneqtid Curaçao B.V.

Users receive a limited, non-exclusive, non-transferable right to access and use the Service.

Users may not:

- copy the platform
- resell screening results
- extract or redistribute underlying data.

10. Availability of the Service

The Service is provided on an "AS IS" and "AS AVAILABLE" basis.

The Company does not guarantee:

- uninterrupted availability
- error-free operation
- continuous access to third-party data sources.

The Company may perform maintenance or updates that temporarily affect availability.

11. Limitation of Liability

To the maximum extent permitted by law:

The Company shall not be liable for any indirect, incidental, consequential, or punitive damages, including but not limited to:

- loss of business
- loss of revenue
- compliance decisions made based on screening results.

The Company's total liability arising out of or related to the Service shall not exceed the total amount paid by the user to the Company in the twelve (12) months preceding the claim.

12. Indemnification

Users agree to indemnify and hold harmless the Company from any claims, damages, or losses arising from:

- misuse of the Service
- violation of these Terms
- unlawful use of screening results.

13. Termination

The Company may suspend or terminate access to the Service at any time, with or without notice.

Upon termination:

- access to the Service may be revoked
- unused credits remain non-refundable.

14. Modifications to the Terms

The Company reserves the right to update or modify these Terms at any time.

Continued use of the Service after changes are published constitutes acceptance of the updated Terms.

15. Governing Law

These Terms shall be governed by and construed in accordance with the laws of **Curaçao**, without regard to conflict of law principles.

16. Contact Information

If you have questions about these Terms, contact:

Conneqtid Curaçao B.V.

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