

Terms and Conditions of Use

Effective Date: 10/10/2024

Last Updated: 10/10/2024

1. Introduction

- 1.1. These Terms and Conditions (hereinafter referred to as the "**Terms**") govern the access to and use of the website [Website Name] (hereinafter referred to as the "**Website**"), operated by Cogito Network Inc., an International Business Company, incorporated in Saint Lucia with Registration Number 2022-00182, the Registered Office at the offices of Fortgate Offshore Investment and Legal Services Ltd. Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia (hereinafter referred to as "**we**" "**our**" or "**us**").
- 1.2. The Website is intended to provide users with information regarding certain data-driven tools, platforms, and services that may assist users in analyzing, interpreting, and utilizing various types of data for their personal or business decision-making. By accessing or using the Website, you agree to comply with these Terms. If you do not agree with any part of these Terms, you must cease your use of the Website immediately.
- 1.3. Please read these Terms carefully before using the Website, as they outline your rights, responsibilities, and legal obligations in connection with your access to the Website.

2. Nature of the Services

- 2.1. The Website currently provides information about prospective services that are anticipated to assist users in making informed decisions through data analysis and AI-powered tools. These tools and services are intended to enhance decision-making across various sectors, including but not limited to business strategy, market research, and operational efficiency.
- 2.2. It is important to note that the services, as described on the Website, are provided for informational purposes only and do not constitute professional advice of any kind, including but not limited to legal, financial, or investment advice.

- 2.3. By using the Website, you expressly acknowledge that:
 - 2.3.1. The tools and services described are conceptual and intended to assist in data interpretation and decision-making, and should not be relied upon as sole guidance for critical decisions.
 - 2.3.2. We do not offer any regulated financial or legal services, and you are encouraged to seek independent professional advice where applicable.
 - 2.3.3. The information presented by the Website is general and not tailored to your specific needs, circumstances, or objectives.

3. Disclaimer of Liability

- 3.1. To the maximum extent permitted by applicable law, we disclaim all liability for any damages, losses, or claims arising from the use of the information, tools, or services provided on the Website. Specifically:
 - 3.1.1. We make no representations or warranties as to the accuracy, completeness, or timeliness of the information or data derived from our tools.
 - 3.1.2. We are not responsible for any decisions or actions taken by you in reliance on the information or services provided by the Website.
 - 3.1.3. The use of the Website and its services is at your sole discretion and risk, and we assume no responsibility for any errors, inaccuracies, or interruptions in the availability of the Website or its services.
- 3.2. You acknowledge and agree that **Cogito Network Inc.** shall not be liable for any direct, indirect, consequential, or incidental damages arising from your use of the Website, including but not limited to damages for loss of profits, business opportunities, or data.

4. User Obligations

- 4.1. By accessing or using the Website, you agree to the following:
 - 4.1.1. Compliance with Applicable Law: You will comply with all applicable laws, rules, and regulations in connection with your use of the Website. You may not use the Website for any unlawful or harmful purpose.
 - 4.1.2. Independent Judgment: You agree to exercise your own judgment and discretion in interpreting the information and tools provided by the Website. We are not liable for any decisions made based on the use of the Website or its content.
 - 4.1.3. No Misuse: You agree not to misuse or tamper with the Website, its systems, or its services, including but not limited to engaging in unauthorized access, disruption, or interference with the proper functioning of the Website.

5. Intellectual Property Rights

- 5.1. All content available on the Website, including but not limited to text, graphics, logos, software, and design elements (hereinafter referred to as the "**Content**"), is owned by [Company Name] or its licensors and is protected by intellectual property laws.
- 5.2. You are granted a limited, non-exclusive, non-transferable, and revocable license to access and use the Website and its Content for your personal, non-commercial use. You are prohibited from copying, reproducing, modifying, or distributing any Content without prior written consent from [Company Name].

6. Third-Party Links and Content

- 6.1. The Website may contain links to external third-party websites or services. These third-party websites are not under our control, and we do not endorse or assume any responsibility for their content, accuracy, or privacy practices. Your access to and use of any third-party websites is at your own risk, and you should review the terms and conditions and privacy policies of such websites before engaging with them.

7. Limitation of Liability

- 7.1. To the fullest extent permitted by law, we exclude all liability for any direct, indirect, incidental, special, or consequential damages arising out of or in connection with the use of the Website or its services. This includes, but is not limited to:
 - 7.1.1. Losses arising from inaccuracies or omissions in the information provided by our tools and services.
 - 7.1.2. Losses resulting from the use of data-driven models or analysis for decision-making purposes.
 - 7.1.3. Any disruptions, interruptions, or errors affecting the availability or operation of the Website.
- 7.2. Nothing in these Terms shall exclude or limit our liability for death or personal injury caused by our negligence, or for any other liability that cannot be excluded or limited under applicable law.

8. Indemnification

- 8.1. You agree to indemnify, defend, and hold harmless [Company Name], its directors, officers, employees, agents, and affiliates from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising from your use of the Website, your breach of these Terms, or your violation of any applicable law or third-party rights.

9. Modifications to the Website and Terms

- 9.1. We reserve the right to modify, suspend, or discontinue the Website or any of its services at any time without notice. Additionally, we may update or revise these Terms at any time, and such changes will be communicated by updating the "Last Updated" date at the top of this document.
- 9.2. Your continued use of the Website following any changes to these Terms constitutes your acceptance of the revised Terms.

10. Governing Law and Jurisdiction

- 10.1. These Terms and any disputes arising from or in connection with them shall be governed by and construed in accordance with the laws of [Jurisdiction]. Any disputes arising from the use of the Website or these Terms shall be subject to the exclusive jurisdiction of the courts of [Jurisdiction].

11. Severability

- 11.1. If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court or other competent authority, such provision shall be deemed modified to the minimum extent necessary to make it enforceable. The remaining provisions of these Terms shall remain in full force and effect.

12. Entire Agreement

- 12.1. These Terms constitute the entire agreement between you and [Company Name] with respect to your use of the Website and its services, superseding any prior or contemporaneous agreements, communications, or understandings, whether oral or written.

13. Contact Information

- 13.1. If you have any questions, concerns, or inquiries regarding these Terms or the Website, you may contact us at:

1.1. Cogito Network Inc

1.2 Email: Info@singularityfinance.ai

1.3 Address: Fortgate Offshore Investment and Legal Services Ltd. Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia