

Website T&C

I. Definitions

In these Site Terms, the following terms and expressions shall have the following meanings:

1. **Content:** Refers to any and all material available on this Site including without limitation YOLO LIF' logos and all other trademarks, logos, trade names and service marks, and any advertisements or promotional material, including any and all references to YOLO LIF.
2. **Customer or You or Your:** Means any individual who places an Order on the YOLO LIF Website.
3. **Services:** Refers to all services provided by the relevant YOLO LIF entity on or via this Site.
4. **Site:** Refers to this website.
5. **Site Terms:** Refers to this agreement. 6. **We or Us or Our or YOLO LIF or YOLO LIF:** Refer to the relevant YOLO LIF Pte Ltd entity or affiliate that is providing the Services to you (including its successors and assigns).

The headings used in these Site Terms are for convenient reference only and do not affect interpretation. Words indicating the singular include the plural and vice versa, and words indicating a gender include every gender, unless the context otherwise requires. No adverse inference shall be drawn against the party responsible for the preparation of these Site Terms.

II. Access and use

These Site Terms governs your access and use of the Site. Unless otherwise stated, all Content and Services offered on the Site are accessible in all countries. All Content and Services offered on or via the Site are subject to compliance with these

Site Terms, YOLO LIF General Terms and Conditions and applicable service specific terms and conditions and policies as stated on <https://yololif.com/general-t%26c> subscription eligibility rules and registration guidelines, and the terms of any end user contract, as may be required by YOLO LIF. In the event of any conflict or inconsistency between any of these terms, such conflict or inconsistency shall be resolved in a manner most favorable to YOLO LIF, as determined by YOLO LIF at its sole and absolute discretion. Without prejudice to the generality of these Site Terms, YOLO LIF may at its sole and absolute discretion, modify, remove, suspend or disable the Site, or discontinue, withdraw or suspend any Content and/or Services, or restrict, suspend, disable or terminate your account without notice or liability to you. For the avoidance of doubt, all pricing and availability of Content and/or Services on the Site are subject to change and YOLO LIF does not guarantee that such information will be error-free, complete, accurate or reliable. YOLO LIF reserves the right to reject or cancel any orders resulting from such errors or inaccuracy, without liability to you. YOLO LIF may at its sole and absolute discretion, at any time with or without notice to you, temporarily suspend the Site for operational reasons, including without limitation repair, modification, maintenance, upgrade or improvement of the Site, without liability to you. We will determine at our sole discretion, on a case-by-case basis, the steps necessary to address any breach of these Site Terms. Such steps may include investigation of suspected or alleged breach of these Site Terms, and you agree to cooperate and provide any information that we deem necessary for investigation purposes. Nothing in these Site Terms shall be construed to limit our actions or remedies in any matter and we reserve at all times all rights and remedies available to us at law.

III. Registration and password security

In accessing and/or using the Site, you may be required to register an account. You shall provide us with accurate, complete and updated information as may be required upon registration, including but not limited to any changes in address and/or contact information. We reserve the right to refuse, change or remove login identification and password(s) that we deem inappropriate or offensive. You are responsible for the security of your account information, including without limitation

your username and password in relation to the Site. You must take all appropriate measures (including but not limited to changing your password from time to time) to ensure the security and confidentiality of your username and password. In the event of any compromise in the security of your username and/or password, you must inform us immediately and change your password. At our request, you agree to make a police report and provide any other information relating to any compromise in the security of your username and/or password as we may require. Until such notification is received and confirmed by us and access is disabled at your request, you shall be responsible for all consequences arising from any unauthorized or fraudulent use of the Site.

IV. Privacy, cookies and other technologies

In accessing and/or using this Site, you may be required to provide your personal data to us. Such personal data includes, without limitation your name, mailing address, phone number, email address and any other information that may identify you. You shall provide us with accurate, complete and updated personal data as may be required. You consent to our collection, use and disclosure of such personal data for the following purposes:

1. The provision of Services to you
2. Any other reasonable purpose in connection to, or ancillary to the provision of Services
3. and Such other purposes for which we have your consent.

Cookies are small data files that are placed on your computer by websites that you visit. We use web analytic tools such as cookies to automatically collect your personal data when you visit the Site, for example, browser type information, IP address, hyperlinks you have clicked. Your personal data is collected for the following purposes and you consent to our collection, use and disclosure of your personal data for the following purposes:

1. To improve the Site to serve you better
2. For service/demographics profiling
3. For trend and marketing analysis and

4. Such other purposes for which we have your consent.

Most internet browsers are initially set up to accept cookies. You can change the settings to block cookies or to alert you when cookies are being sent to your device. If you disable the cookies your experience on the Site may be impacted. We may also use Google Analytics in order to enhance user experience of the Site. You can find out more about Google's position on privacy with regards to the Google Analytics service at <http://www.google.com/analytics/learn/privacy.html>. We treat your personal data in accordance with applicable laws. You confirm that you have read and agree to the YOLO LIF Data Protection Policy at <https://yololif.com/privacy-policy> which sets out further details on how we manage your privacy.

V. Hyperlinks

The Site may include hyperlinks to websites that are owned or operated by third parties. Such third party websites are not under our control. YOLO LIF cannot accept responsibility for the contents of or the consequences of accessing any such third party websites or any link contained in such websites. Hyperlinks are provided only as a form of convenience and hyperlinks that are found on the Site shall not be construed as an endorsement or verification of such third party websites or the contents found therein by YOLO LIF. You agree that your access to and/or use of such third party websites is at your sole risk and subject to any terms and conditions of access and/or use of such third party websites as may be applicable.

VI. Conduct and acceptable use

You shall use the Site for lawful purposes only in accordance with these Site Terms and in compliance with all applicable laws and regulations. Without prejudice to the generality of the aforesaid, you may not resell, distribute, provide, sublicense or offer in any way whatsoever, any Services to any third party whether for profit or not,

without YOLO LIF' approval in writing. You are required to comply with all applicable laws, rules and regulations and any requirements or restrictions which we may impose on your use of the Site and Services. You must comply with all instructions, notices or directions issued by us. You are responsible for any content that you post or transmit on or via the Site. Any content disclosed in the public areas of the Site becomes public information. You should exercise caution when disclosing your personal information in this way. You agree to grant to YOLO LIF a non-exclusive, royalty-free, worldwide, perpetual license, with the right to sub-license, reproduce, distribute, transmit, create derivative works of, publicly display and publicly perform any materials and other information (including without limitation ideas contained therein for new or improved products and services) you submit to public areas of the Site by all means and in any media now known or hereafter developed. You also grant us the right at our sole discretion to use your name in connection with the submitted materials and other information as well as in connection with all advertising, marketing and promotional materials related thereto. You agree that you shall have no recourse against YOLO LIF for any alleged or actual infringement or misappropriation of any proprietary right in your communications to us. Except for any personal data which we have agreed to keep confidential, any feedback, data, answers, questions, comments, suggestions, plans, ideas or the like that you send to us via the Site, email or otherwise, will be treated as being non-confidential and non-proprietary. We assume no obligation to protect such information from disclosure and will be free to reproduce, use, and distribute the information to others without restriction. We will also be free to use any ideas, concepts, know-how or techniques contained in information that you send us for any purpose whatsoever including but not limited to developing, manufacturing and marketing products and services incorporating such information. You agree that caching, hyperlinking to, and framing of the Site or any Content are strictly prohibited. You shall not, in respect of your use of this Site and/or the Services, submit, upload, transmit, post, distribute, or link any material that:

1. Is inappropriate, profane, defamatory, abusive, threatening, obscene, indecent, infringing, misleading, objectionable or unlawful in any jurisdiction. This includes sending junk, spam or bulk messages
2. Contains any advertising and/or promotional messages, whether directly or through a third party that advertises or directs traffics to your website or account
3. Contains viruses, Trojan horses, worms, time bombs, cancelbots or any other

harmful, disruptive or deleterious programs and

4. Is protected by intellectual property rights, proprietary rights, privacy rights, publicity rights or any other applicable law unless you have received all requisite consents.

You shall not use or allow the Site or any Content and/or Services (whether wholly or in part) to be used in the following ways:

1. To make or attempt to make any illegal or unauthorized access to any part or component to the Site or any Content and/or Services YOLO LIF' network or any third party equipment, accounts, systems or networks which you may be able to access or connect to via the Site whether directly or indirectly to carry out any activity which may be used as a precursor to an attempted system penetration (i.e. port, stealth, security or penetration scans or other information gathering activity) on YOLO LIF or YOLO LIF' service providers' servers or networks
2. To disrupt or undermine the security of the various networks and systems that are connected to the Site or any Content and/or Services, or violate the regulations, policies or procedures of such networks. This can include any failure to update software used on your account or website that is known to be vulnerable to malicious activity or exploitation
3. To engage in any activity which would or is likely to generate network traffic in excess of reasonable and normal usage, cause network congestion or affect other users' enjoyment and/or use of the Site any Content and/or Services
4. To cause any disruption, interference, interruption or degradation to the Site and any Content and/or Services, or to the various networks and systems that are connected to the Site or any Content and/or Services including YOLO LIF' network
5. For any fraudulent, illegal or improper purposes or activities or to violate anyone's rights or in any way which may affect other users' enjoyment of or access to the Site or Services or cause annoyance, harassment, irritation, inconvenience or anxiety to anyone, including advertising, facilitating, soliciting or otherwise engaging in Ponzi schemes, pyramid schemes, denial of service attacks, pinging and mailbombing, fraudulently charging credit cards or pirating software
6. To collect and/or disseminate information about others or their email addresses without their consent
7. To engage in any activity, whether lawful or unlawful, that YOLO LIF determines at its sole and absolute discretion, to be harmful to YOLO LIF' operations, reputation,

goodwill, customers or customer relations.

You acknowledge and agree that YOLO LIF has the right (but not the obligation) in its sole and absolute discretion and without any prior notice to you to monitor all transmissions and

1. To disable any links to, or frames of any site containing inappropriate, profane, defamatory, abusive, threatening, obscene, indecent infringing or unlawful topics, names, material or information, or any material or information that violates any written law, any applicable intellectual property, proprietary, privacy or publicity rights
2. Deny access, remove and any all content on or via the Site that is in violation of these Site Terms or is otherwise objectionable.

VII. Intellectual property rights

YOLO LIF and the names of all YOLO LIF products and Services on the Site, including but not limited to any and all references to the YOLO LIF brand, are either trademarks and/or service marks of YOLO LIF. Other product and company names mentioned the Site may be trademarks and/or service marks of their respective owners. The copyright, trademark, patent or other intellectual property rights in the contents of the Site (including, without limitation, all designs, logos, YOLO LIF' names, text, sound recordings, music, images, graphics, video and links) are owned by YOLO LIF and the respective third party entities as identified on the Site. No license or right is granted and your use of the Site and/or the Services therein shall not constitute any license or right of use. As such, you shall not reproduce, transmit, republish, upload, post, broadcast, adapt, distribute, display, license, insert a hyperlink and/or alter in whole or in part any of the foregoing in any manner without the prior written consent of YOLO LIF. You may not, without YOLO LIF' prior written consent, insert a hyperlink to YOLO LIF' websites, including the Site or any part thereof, or any other website or "mirror" or frame any Content contained in YOLO LIF' websites on any other server or website, including any website under the YOLO LIF brand.

VIII. Indemnity

You agree to indemnify and hold each of the relevant YOLO LIF entity and its directors, officers, employees, suppliers, vendors, licensors, agents and any third party content providers harmless from any claims, demands, losses, damages or expenses (including legal fees), arising from, relating to and/or in connection with (a) your use of the Site and/or use of the Content and/or Services therein and/or (b) your negligence, omission, act or breach of any of the Site Terms herein and/ or (c) intellectual property infringement pertaining to any content which you post or transmit on or via the Site. YOLO LIF reserves the right to assume the defense and control of any matter subject to indemnification by you, in which event you will cooperate with YOLO LIF in asserting any available defenses.

IX. Disclaimer of warranties

The Site and all Content and Services provided on the Site are provided on an as is and as available basis and you accept that your access or use of the Site (and all Content and Services provided on the Site) are at your own risk. YOLO LIF expressly disclaims all warranties of any kind, whether express or implied, including implied warranties of merchantability, satisfactory quality, fitness for a particular purpose and non-infringement, to the fullest extent allowed by law. Without prejudice or limitation to the foregoing, YOLO LIF makes no warranty as to the sequence, accuracy, completeness, security, compatibility, timeliness, reliability, quality, suitability, reliability, originality or non-infringement of any Content or Service obtained or provided on the Site. YOLO LIF does not warrant that the Site and any Service provided on the Site will be provided uninterrupted or available at all times or free from errors or that any identified defect will be corrected further, no such warranty is given that the Site and any Services provided on the Site and access to them are free of viruses, malicious destructive or corrupting code or program or other harmful components. If you encounter any difficulties in accessing the Site, YOLO LIF may, at its sole and absolute discretion, extend help and assistance to you

as an act of goodwill but shall in no event be obliged to provide the same. The provision of such help and assistance shall in no event be deemed an acknowledgement and/or acceptance of any liability on YOLO LIF' part.

X. Limitation of liability

Without prejudice to the foregoing, and to the fullest extent allowed by the law, in no event shall YOLO LIF or its affiliates, service providers, employees, officers, contractors or agents be liable for any direct, indirect, incidental, special, punitive or consequential damages, losses, costs or expenses including without limitation loss of revenue or profit, loss of data, costs or expenses (collectively, Losses) whether based on warranty, contract, tort, including negligence, strict liability under statute or otherwise, and whether or not YOLO LIF is advised of the possibility of such Losses suffered or incurred by the Customer by reason of or in connection with the use of the Site and Services provided on the Site. Without prejudice to the foregoing, YOLO LIF and its affiliates, service providers, employees, officers, contractors or agents shall not be liable for any Losses suffered by you or any third party resulting in whole or in part from the exercise of our rights under these Site Terms. By accessing the Site and using the Services, you agree to waive and hold YOLO LIF and its affiliates, service providers, employees, officers, contractors or agents harmless from any claims relating to any action taken by us or our affiliates, service providers, employees, officers, contractors or agents, including the conduct of an investigation, issuance of a warning, refusal, removal, modification or denial of access to content, products or services, suspending or terminating the Site or Services, or other appropriate action in relation to any suspected or alleged breach of these Site Terms. Notwithstanding the above, if for any reason YOLO LIF cannot rely on the limitations of liability set out hereinabove and YOLO LIF is deemed liable to you, YOLO LIF' maximum liability in contract, tort (including negligence or breach of statutory duty) or otherwise to you and anyone who uses our Services (except for death or personal injury to the extent required by law) shall be, limited to the lower of Singapore Dollars Five Thousand only (S\$5000) or the total of your three (3) months' charges preceding the event or series of events.

XI. General terms

No delay or failure by YOLO LIF to take any action or to enforce or exercise any of its rights in these Site Terms will operate as a waiver of such rights by YOLO LIF, nor will such failure or delay in any way prejudice or affect YOLO LIF' rights at any time thereafter to act strictly in accordance with our rights in these Site Terms. These Site Terms and any rights, obligations and licenses granted herein may not be assigned or transferred by you, but may be assigned or transferred by YOLO LIF without restriction. These Site Terms constitutes the entire agreement between you and YOLO LIF and supersedes all prior agreements, understandings, writings, proposals, representations and communications, oral or written, whether by you or YOLO LIF, with respect to the subject matter of these Site Terms and the transactions contemplated by it. If any of these Site Terms is held to be unenforceable, invalid or illegal for any reason, that provision shall to the extent permissible be severed from these Site Terms, save and except that the remaining provisions shall remain in full force and effect to the extent applicable. These Site Terms are for the benefit of YOLO LIF and its directors, officers, employees, suppliers, vendors, licensors, agents and any third party content providers to the Site. Each of these entities shall have the right to assert and enforce any of these provisions against you. Save as aforesaid, a person (including any user) who is not a party to these Site Terms has no right to enforce any of these Site Terms under the Contracts (Rights of Third Parties) Act (Cap 53B). Your access and/or use of this Site is subject to compliance with these Site Terms and shall be governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore