

User agreement KNL eco-system

The following User Agreement (hereinafter referred to as the "Agreement") establishes the basic terms and conditions of using the website knl.global, knl.asia.

Before using the website knl.global, the user must carefully read this agreement and refuse from using the website knl.global or any part thereof, if the provisions of this Agreement is not in the interests of the user or unacceptable for him for any other reason.

This Agreement is between a limited company. The responsibility of "Oasis LLT" on the one hand and the User (physical or legal entity) expressing full agreement with this agreement and intent to use the website on the terms and conditions set forth therein knl.global, knl.asia, on the other hand.

1. Terms used in this agreement.

For the purposes of this agreement, the following terms are used. in the following values. Depending on the context, the terms defined below in the singular may also be used in the text. of this Agreement in the plural, and vice versa.

"Site" is a website hosted on the Internet at knl.global.

"User" or also "Investor" - a natural and legal person, being a registered user of the Site who has entered into the present agreement in the form of acceptance contained in the Company's Offer agreement about using the Site and the Platform and interested in investing their cash.

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"Platform" - a software package that includes computer programs and databases accessed through the Site. The platform possesses a number of main and auxiliary functions and elements the use of which ensures the interaction of projects with potential Investors, including the conclusion of transactions between them.

"My Account" - a personal section of the User on the Site to view information, obtaining documents, concluding transactions with the Company, receiving information on transactions and participation in operating activities for such transactions, as well as for the commission of other related with transactions concluded actions, the possibility of which is provided by the Company and / or provided for in this Agreement. The access to the Personal Account have registered Members of the Site. Access to the Personal Account is provided to the User after a successful registration procedure.

"Company" - a legal entity established under with the legislation of the Russian Federation interested in attracting investments in the form of a loan convertible into ordinary or preferred shares of this legal entity, the issue of which placed on the terms established by the Corporate Agreement.

"Loan Agreement" - an agreement concluded by the User as a lender and the Company as a borrower, independently or in the person of the Company, on the basis of the User is investing money in the Project in the form of a loan, convertible into ordinary or preferred shares of the Company after the transformation of the Company into a joint stock company. Rights and obligations under the Loan Agreement arise directly between the user as the lender and the Company as a borrower. The company is a party under the Loan Agreement and assumes the rights and obligations arising directly or indirectly from the loan agreement.

"Corporate agreement" - an agreement to which, on the basis of clause 9 of the article 67.2 of the Civil Code of the Russian Federation, the rules on the corporate contract, concluded Investor as a Project Creditor and Project Participants with the aim of ensure that the project participants are interested in investing the loan in ordinary or preferred shares of the Project.

"Investors Agreement" - an agreement unnamed in the Civil Code of the Russian Federation concluded between investors and aiming, among other things, to Investor relations among themselves on interaction with the Project, selection of the Main Partner and determination of its powers.

"Current Account" - the Company's current account with a credit institution, specified in this Agreement. All other terms and definitions not specified above must be determined on the basis of the substance of this Agreement, customs and practices business turnover and the current legislation of the Russian Federation.

3. Rights and obligations of the Company

3.1. The Company has the right to change and / or supplement the terms of this Agreement, unilaterally without any special notice the user. This Agreement is open and publicly available by document. The current version of the Agreement is located on the Company's Website. The company recommends that users regularly check the conditions of this agreements for changes and / or additions. Continuation use of the Site by the User after the Company makes changes and/or additions to this Agreement means unconditional and complete acceptance and acceptance of the User with such changes / additions.

3.2. The company carries out the current management of the Site, determines its appearance and structure, allows or limits the access of Users to the Site and carries out other actions necessary for normal functioning of the Site and Site.

4. Rights and obligations of the User

4.1. User registration on the Website is free and voluntary. The Company does not charge Users for using the services of the Site.

4.2. When registering on the site and when using the Site, the User is obliged indicate true and current information about yourself. Use of the Site allowed only under the real name of the user. To user it is prohibited to register on the Site and use the Site under someone else's or false name. When transferring funds User may only use his own personal tools payment using an account opened with a bank in his name. It is forbidden to use those not belonging to him (including those issued not on his name) payment instruments, including foreign bank cards.

4.3. The user is responsible for the accuracy, relevance, completeness and compliance with the legislation of the Russian Federation provided by registration information.

4.4. When registering, the User agrees to the terms of this agreements and assumes the rights and obligations specified therein, associated with the use and operation of the Site, as well as with the conditions defined by the Project for participation in the relevant Projects.

4.5. The user is not entitled to transfer his login and password to the third individuals, is solely responsible for their safety, independently choosing method of storage. User on hardware / software used by him discretion determines for itself the appropriateness permission to store username and password (using cookies) for subsequent automatic authorization on the Site.

4.6. Unless the User proves the opposite, any actions taken using his login and password are considered perfect by the relevant User. In case of unauthorized access to the login and password and / or personal

page of the User, or distribution of username and password The user must immediately report this to the Company by sending an email to office@knl.global.

4.7. By accepting this Agreement, the user agrees to receive information and other materials of the Projects by e-mail, through your Personal Account, via messages, push-notifications, phone calls and other possible ways. Hereby, the user agrees that in the case of the transfer of in this paragraph information by telephone call conversation can be recorded.

4.8. When using the Site, the User is prohibited from:

- use the Site in any way that violates the terms of this Agreements and / or provisions of the current legislation of the Russian Federation;
- mislead, defame, insult, threaten or otherwise infringe upon the rights and freedoms of other Users of the Site, Company, representatives of the Projects and / or any other third parties;
- copy, modify, modify, delete, supplement, publish, transfer the results of the Company's intellectual activity, projects and / or any other third parties, create derivatives work, make or sell products based on them, reproduce, display or otherwise exploit or use such rights of third parties without express permission of their owners;
- use the Site in a malicious manner or in a manner that may disrupt the normal and uninterrupted operation of the Site or harm third parties;
- make or attempt to access the Site or any part of Site functions, as well as to any network connected to the Site, unauthorized manner;
- carry out unlawful collection, processing, transfer or other use of personal data of other Users and / or other third parties;
- introduce Company, Projects, other Users and / or third parties confusing about his personality;
- use any devices, programs or processes, algorithms or any other automatic access devices to the site, acquiring, copying or tracking any part of it bypassing the used navigation system of the Site, to obtain or attempts to obtain any materials, documents or information at assistance of any funds not specifically provided through the Site;
- The company has the right to remove or restrict access to any posted on the Site information that violates this Agreement.

5. Loan Agreement

5.1. Having passed the registration procedure on the Site, the User through his Personal Cabinet has the opportunity to familiarize with the standard form of the Treaty Loan the user understands that this Agreement does not regulate the relations arising from the Loan Agreement, which may be entered into between the User and the Company. Terms of the Loan Agreement, including all the rights and obligations arising from it are governed exclusively by the loan agreement.

5.2. The user may not transfer as a loan the amount less than set by the Project Lot size. Cash that the user provides as a loan in the amount of a smaller Lot, are not considered to be provided under the loan agreement and will be returned to the user without charging any interest, while the costs in the form fees for the return transfer of such funds to the User may be assigned to the User, incl. by holding such expenses from the amount of money returned to the User. In the case provided for by this clause 5.2, the loan agreement shall be considered not concluded

5.3. The funds provided under the loan agreement are received to the Current Account and are transferred to the Project, provided that the Project funds are attracted under the Loan Agreements from the Users in the minimum amount established by the Project, and otherwise returned to the User without interest on the loan agreement. In any case, the Company acts on behalf of and in the interests of the Project and assumes no obligation arising from the transfer cash in connection with the loan agreement.

5.4. After receipt of funds from the User to the Current Account under the Loan Agreement, the Company sends confirmation to the User completed transaction through the Personal Account and / or email specified by the User when registering on the Site.

5.5. In cases stipulated by clauses 5.2, 5.3 of this Agreement refund is carried out within no more than 30 (thirty) working days from the moment the circumstances entail the return to the User, and the User agrees that during the specified return period interest for the use of strangers' cash is not charged. User understands and agrees the fact that the Company proceeds from the authenticity and relevance of contact the user data specified by him when registering as a User Site, as well as payment details used by the User in order to make a loan under the loan agreement. User undertakes immediately inform the Company of any changes to these above contact details, as well as to ensure that the Company has current User's payment information. The company is not responsible due to the indication of unreliable contact details by the User and / or changes by the user of their contact details and / or unspecified payment User details or loss of relevance, if the Company was not informed by the User about such a change / loss of relevance. In this regard, when it is impossible to return the funds to the User in cases provided for by clauses 5.2, 5.3 of this Agreement due to the indication by the User of unreliable contact information and / or changes by the User of their contact information and / or failure to indicate or loss of relevance of the payment details of the User Company does not bear before the user any liability for failure relevant monetary obligation, including not applicable charging interest for using other people's money.

5.6. The loan contract is concluded through the use of a simple electronic signature, which recognizes the username and password of the User / his counterparties under the loan agreement provided to them during registration online.

6. Corporate agreement

6.1. Having passed the registration procedure on the Site, the User through his Personal cabinet has the opportunity to familiarize with the standard form of Corporate agreement. User understands that this Agreement does not regulate relations arising from the Corporate Agreement, which may be concluded between the User and the participants of the Project. Conditions Corporate agreement, including all rights arising from it and duties are governed exclusively by the Corporate Agreement.

6.2. User understands and agrees that the conclusion of the Corporate the contract is the absolute responsibility of the User arising from the conclusion of the loan agreement. In this regard, before the conclusion of the loan agreement. The user should carefully read the standard form of Corporate agreement.

6.3. A corporate contract is concluded through the use of a simple electronic signature, which recognizes the username and password of the User / his counterparties under the Corporate Agreement provided to them in registration on the Site.

7. Investors Agreement

7.1. Conclusion of a loan agreement entails automatic conclusion Investor Agreement User by acceding to the Agreement Investors, the text of which is available in the Dashboard. User understands that this Agreement does not regulate relations arising from the Treaty Investors. The terms of the Investors Agreement, including all resulting from it rights and obligations are governed exclusively by the Investors Agreement.

7.2. User understands and agrees that the conclusion of the Agreement Investors is the absolute responsibility of the User, the resulting from the conclusion of the loan agreement. In this regard, before the conclusion of the loan agreement. The user should carefully read the standard form of Contract Investors.

8. Personal account

8.1. Use of the Personal Account that is accessed by entering the User's unique username and password in a dedicated section of the Site, provides the user can perform the following actions (list is not exhaustive):

- view Project Profiles;
- familiarization with the forms of the Loan Agreement, Corporate Agreement, Investors Agreement, as well as with other documents subject to conclusion in connection with the above agreements;
- receiving messages and notifications related to prisoners by the user using the Site transactions (including notifications on financial transactions made);
- participation in voting in cases where the possibility of voting stipulated by the Investors agreement;

8.2. User understands and agrees that the Personal Account is the main place of interaction of the parties to transactions, the possibility of concluding which the Platform provides, and such interaction entails relevant legal consequences, being enforcement actions commitments.

8.3. Any and all messages that the User can receive through Personal account are legally relevant messages within the meaning of art. 165.1 of the Civil Code of the Russian Federation, and are considered received by the User at the time of their delivery to the Personal Account regardless of whether the corresponding the message is directly read by the User. In this regard, the user bears all risks associated with late monitoring your personal account.

9. Responsibility

9.1. In the absence of access to the Site, either fully or partially, due to maintenance or other technical work nature of the site, ensuring the normal functioning of the Site, the Company shall not be liable to users for non-receipt of the latter information.

10. Personal data

10.1. By accepting the terms of this Agreement by registering on the Site, User, in case of posting on the Website information relating in accordance with the law to personal data, agrees to their processing both with use of automation equipment, and without use of means automation, in particular the collection, storage, transfer to third parties and use of information by the Company in order to fulfill obligations

before the User in accordance with this Agreement.

10.2. By virtue of the terms of this Agreement, the User unconditionally agrees:

- with the provision of personal data to the Company and its members and its governing bodies;
- with the processing of personal data in order to fulfill the conditions present agreement;
- with the dissemination of the personal data of the User using the site in relation to other Site Users;
- with other actions of the Company in relation to such data in connection with the operation of the Site or the conclusion and execution of transactions, the possibility of concluding which provides the platform.

10.3. In case of disagreement of the User with the above conditions, he must immediately delete his personal data from the Company's website, as well as stop using the Site.

10.4. The company processes personal data voluntarily placed the User on the Site, using software and hardware and technical means of the Site. User's personal data are processed for the term of their placement on the Site.

10.5. The company is not responsible for the preservation and maintenance personal data published by users in the open to third person's areas of the Site.

11. Terms of intellectual property rights

11.1. All objects of rights to the results of intellectual activity, posted on the Site, including design elements, text, graphic images, illustrations, videos, scripts, programs, music, sounds and other objects and their collections (hereinafter referred to as Content) are objects of exceptional rights of the Company or other persons.

11.2. Except as established by the current legislation of the Russian Federation, no content can be copied (reproduced), reworked, distributed, displayed in a frame, published, downloaded, transferred, sold or otherwise used in whole or in part without prior permission of the copyright holder.

12. Dispute Resolution

12.1. This Agreement and all legal relations arising from it governed by the current legislation of the Russian Federation.

12.2. All disputes, controversies and claims that may arise in connection the execution of this Agreement shall be decided by the Parties through negotiations.

13. Final provisions

13.1. User's login and password provided during registration on the Site, are analogous to the User's electronic signature. The electronic documents are generated by the user using the functions of the Personal Account, as well as the offer, sent to the User in the Personal Account and accepted by him pressing the "agree" key or another similar method in the Personal office is considered to be signed by simple electronic signature and recognized as equivalent documents on paper, signed handwritten signature.

13.2. The person signing the document by electronic signature is identified by matching the login and password with the information specified by the User when registering on the Site.

13.3. For the purposes of applying the provisions of the Federal Law "On electronic signature", this

agreement is recognized by agreement between the participants of the electronic interaction, and the Company is the operator of the corporate information system. The corporate information system is the Platform.