

TERMS AND CONDITIONS OF USE OF THE NEO-TECH FINANCE GROUP RESOURCES

Dear NEO-TECH FINANCE GROUP (NTFG) Resource User, before using and interacting with the NTFG resources and information, you confirm that you have reached the age of 18 and have the right to represent yourself and make decisions on your own behalf or to act on behalf of a company that participates in interacting with the NTFG resources. The User makes decisions based on his or her own understanding of these TERMS AND CONDITIONS, as well as information obtained from the NTFG resources, the state of the economic environment, the competitive environment, development prospects, the state and nature of communications.

The User agrees and acknowledges that he or she agrees to comply with the terms of use and interaction with the NTFG resources by obtaining information, accessing various sections, using the capabilities of the NTFG resources, and using resources associated with the NTFG and referring to the NTFG.

TERMS AND CONDITIONS OF USE apply as currently published on the official NTFG resources.

THE NTFG reserves the right to change these TERMS AND CONDITIONS and resources, any sections thereof and the language thereof without prior notice. The User should independently check the changes in these TERMS AND CONDITIONS.

Data Protection and Privacy Policy

Terms used:

"Personal data" means any information relating directly or indirectly to an identified or identifiable individual (personal data subject).

"Personal data processing" is any action (operation) or set of actions (operations) with personal data, including the collection, recording, systematization, accumulation, storage, refinement (update, change), retrieval, use, transfer (distribution, provision, access), anonymization, blocking, deletion, destruction of personal data, performed with the use of automation tools or without using such tools.

"Confidentiality of personal data" is a mandatory requirement for compliance by the Administrator or other person who has gained access to personal data to prevent their dissemination without the consent of the personal data subject or other legal grounds.

"Website User" means a person who has access to the Website through the Internet and uses the Website to obtain products and services offered by the Financial Company through the Website.

"Cookies" is a small piece of data sent by a web server and stored on a User's computer, which the web client or web browser sends to the web server in the HTTP request each time when trying to open the page of the respective site.

"IP address" is a unique network address of a node in a computer network built over the IP protocol.

Personal data that is permitted to be processed under this Privacy Policy is provided by the User by registering on the NTFG resources.

The NTFG reserves the right to request additional information about the User if necessary.

Disabling cookies may prevent access to parts of the Website that require authorization.

The Website collects statistics about IP-addresses of its visitors. This information is used to identify and resolve technical and other problems. Any other personal data not mentioned above (history of the received services, browsers and operating systems used, etc.) is subject to safe storage and non-dissemination, except for the actions related to the fulfillment of these TERMS AND CONDITIONS, as well as special conditions stipulated by the current laws with the mandatory compliance of third parties with the requirements for security and confidentiality of personal data of the User.

Personal data of the User can be used by the Administration of the Website for the following purposes:

- identification of the User registered on the Website for registration of the application and (or) conclusion of the Agreement on provision of services with the Financial Company.
- granting access to the User to functionality of the NTFG resources which demand personalization.
- establishing feedback with the User, including direction of notices, notifications, the inquiries concerning use of the Website, rendering of services, processing of inquiries and applications from the User.
- determination of a location of the User for safety and fraud prevention.
- confirmation of reliability and completeness of personal data provided by the User .
- creation of an account, if the User has agreed to create an account.
- notification of the User of the Website about the state of relations in accordance with these TERMS AND CONDITIONS.
- processing and receipt of payments.
- providing the User with effective customer and technical support in case of difficulties associated with the use of the NTFG resources.
- providing the User with special offers, promotions, newsletters and other information on behalf of the NTFG or on behalf of its partners with the consent of the User.

- carrying out advertising activities with the consent of the User.
- providing the User with access to the websites or services of the NTFG partners in order to receive products, updates and services.
- improvement of the User's servicing by the NTFG resources.

The User confirms their consent to the collection and processing of their personal data for the purposes set forth in the Privacy Policy of these TERMS AND CONDITIONS, and pursuant to it.

The User personal data processing of the is carried out without limitation of the term, in any legal way, including in information systems of the personal data with use of means of automation or without use of such means.

The User agrees that the NTFG has the right to transfer personal data to third parties, in particular, courier services, postal organizations, telecommunication operators, legal advisors, auditors, executive service and other trusted persons, solely for the purpose of fulfilling the terms of agreements between the NTFG and the User on the provision of products or services, with the mandatory condition that such third parties comply with the requirements for security and confidentiality of personal data of the User.

The NTFG takes necessary organizational and technical measures to protect personal data of the User from unauthorized actions of third parties.

The User undertakes:

- To provide information on personal data required to use the resources of the NTFG and to obtain products or services of the NTFG.
- To update, supplement the information provided on personal data in the event of changes in this information.

The NTFG undertakes:

- To use the received information only for the purposes specified in the Privacy Policy of these TERMS AND CONDITIONS.
- To take precautions to protect the confidentiality of personal data of the User in accordance with the procedure usually used for the protection of such information in the existing business turnover.

- To block personal data related to the respective User from the moment of application or request of the User or its legal representative or authorized body on protection of the rights of personal data subjects for the period of verification, in case of revealing unreliable personal data or illegal actions.

The Administration of the Website shall not be responsible for the losses incurred by the User in connection with the illegal use of personal data.

The NTFG shall not be responsible for the confidentiality of personal data of the User, if this confidential information:

- had been in public domain before it was lost or disclosed.
- was received from a third party prior to its receipt by the NTFG.
- was disclosed with the consent of the User.

Use of this website

All information on the NTFG resources is available for information purposes only and is intended to provide the User of the NTFG resources with an overview of the activities and events of the NTFG. This in no way constitutes a type or form of investment advice. Although the NTFG resources are detailed, you use the NTFG resources at your own risk, and the NTFG cannot be held responsible for any inaccurate, incomplete or outdated data. The NTFG reserves the right, in its sole discretion, to change, improve, correct or remove information, materials and descriptions on the NTFG resources without obligation or notice. Information and materials on the NTFG resources may contain typographical errors or inaccuracies. Any dated information is published only on the date of issue, and the NTFG does not undertake any obligation to update any such information.

The NTFG resources do not consider offers of sale or invitations or offers to purchase any product, including an investment or service, to any person in any jurisdiction where such offer or solicitation would be unlawful. Any information should not be construed as investment, tax, legal or other advice. Before investing or making any other decision, investors should obtain professional investment, tax and legal advice and make an informed personal decision.

Local legal restrictions

The NTFG resources are not directed at any person in any jurisdiction where (whether by reason of nationality, residence or other reason) the publication or availability of NTFG resources is prohibited by any law. The NTFG resources are not intended for use that would be contrary to local laws or regulations. The materials and tools listed on the NTFG resources

are available only in jurisdictions where their promotion and sale are permitted. The products or services listed on this website are subject to legal and regulatory requirements in the applicable jurisdictions and may not be available in all jurisdictions. Therefore, people have an obligation to inform each other and to comply with the laws in force in their countries.

Risk warning

Experience is not necessarily a guide to future effectiveness. Investors should be aware that investments are associated with investment risk. Investments should be made only on the basis of current proposals. Please read the NTFG resources carefully before investing or sending money. All funds are subject to certain risks. Typically, investments that offer the potential for higher returns are accompanied by a higher degree of risk. The NTFG specialists manage funds with maximum qualification. However, the value of investments and return on any financial instruments can fall as well as rise.

Disclaimer of warranties and limitation of liability

All information, materials and products on the NTFG resources are provided "AS IS", "WHEN AVAILABLE". The NTFG in any event makes no warranties regarding the NTFG resources, including, but not limited to, warranties of title, non-infringement, merchantability or fitness for a particular purpose. The NTFG does not guarantee the accuracy, adequacy or completeness of the information and materials on this website as understood by the person using this website. The NTFG shall not be liable for any loss or damage that may result from the interception by third parties of any information or services provided to you through this website. The NTFG shall not be liable for any indirect, incidental, special, punitive or exemplary damages arising out of any use.

Intellectual property rights

The NTFG, NTFG logo, other NTFG trademarks and service marks mentioned herein are trademarks and service marks of the NTFG. Unless otherwise stated, the NTFG retains the copyrights to the content on this website. All rights reserved. If you want to use this website for commercial purposes, you should first contact the NTFG. The information on this website is intended solely for the use of the person who has access to this information and may not be reproduced, distributed or published to any other person. This publication, its contents and a copy of this publication may not be distributed or transmitted in any way to third parties.

Websites with hyperlinks and links

Websites with hyperlinks and links are for your convenience only and do not imply any recommendation, approval or disapproval of the NTFG resources. You will use any such third-party content at your own risk. The

NTFG accepts no responsibility for the content of these websites or for your inability to use them.

Termination of rights

The rights granted to you herein will terminate immediately after any breach by you of the "terms and conditions of use".

E-mail regulations

By agreeing to these Terms and Conditions, the User, upon registration, agrees to receive mailings from the NTFG to the e-mail address provided upon registration. The User may change the E-mail address in the personal account.

The User may unsubscribe from receiving the mailings by selecting the appropriate options in the personal account or unsubscribe from the mailings in the next mailing.

Investment Regulations.

A partner makes investments based on his or her personal preferences. A partner has the right to profit according to the current investment opportunities of the NTFG, as well as according to the current affiliate program.

A partner accounts and monitors the status of an investment in his or her personal account using the NTFG resources.

The NTFG investment opportunities are divided into five (5) steps.

STAGE 1 \$ 570,000

STAGE 2 \$ 2,880,000

STAGE 3 \$ 15,500,000

STAGE 4 \$ 90,000,000

STAGE 5 \$ 290,000,000

Minimum investment is \$100

The subject of the investment is the NTC digital asset, which reflects the share of companies being created by the NTFG.

Thus, the Partner becomes the Co-owner of the NTFG companies for an amount equivalent to the amount of the NTC digital assets owned by the NTFG Co-owner.

Cost of the NTC digital asset:

STAGE 1 \$ 0.35

STAGE 2 \$ 0.55

STAGE 3 \$ 0.75

STAGE 4 \$ 0.85

STAGE 5 \$ 1.00

Investment income consists of two components:

1. Increase in the value of the NTC digital asset, acquired in previous stages, in subsequent stages.
2. Receipt of dividends from the NTFG companies, launched as a result of raising financing. The Co-owner has the right to receive dividends for an unlimited period as long as the Co-owner is the owner of the NTC digital assets.
The dividends are calculated according to the number of the NTC digital assets owned by the NTFG Co-owner.

The guarantee of investment income is the attraction of financing for the purposes of establishing the NTFG enterprises.

Affiliate program

A Partner is entitled to receive a partner reward under the terms of the NTFG affiliate program.

A Partner activates participation in the Affiliate program after the Partner has NTC digital assets in the amount of at least 100USD on the investment account of his/her personal NTFG account.

The Affiliate program provides the following types of income of a Partner.

Personal Invitation Bonus

The invitation bonus is calculated as a percentage of the investments of partners in the first line of the Partner's structure. The percentage of the personal invitation bonus depends on the total turnover of the Partner's structure according to Table 1:

Table 1:

Partner level	Team turnover	Partner reward, %
VIP Director	20,000,000	11.5
Director	5,000,000	11.0
Expert	1,500,000	10.5
Premier Manager	500,000	10.0
Manager	200,000	9.5
Premier Advisor	80,000	9.0
Advisor	40,000	8.5
Premier Consultant	20,000	8.0
Consultant	10,000	7.5
Premier Resident	5,000	7.0
Resident	2,500	6.0
New Resident	0	5.0

Partner reward

The partner reward of the Partner is a percentage of accrual of the NTC digital assets to the Partner's investment account on an unlimited depth of lines of the Partner's structure.

The partner reward percentage is defined as the difference between the percentage of the Partner's Personal Invitation Bonus and the highest percentage of the Personal Invitation Bonus in the branch of the Partner's structure leading to the account in which the NTC's digital assets were credited to the investment account.

Turnover bonus

The turnover bonus is determined based on the total turnover of the Partner's team structure according to Table 2:

Table 1:

Partner level	Team turnover	Turnover bonus
VIP Director	20,000,000	400,000
Director	5,000,000	100,000
Expert	1,500,000	25,000
Premier Manager	500,000	8,000
Manager	200,000	3,000
Premier Advisor	80,000	1,200
Advisor	40,000	600
Premier Consultant	20,000	300
Consultant	10,000	150
Premier Resident	5,000	-----
Resident	2,500	-----
New Resident	0	-----

The User has the right to participate in the NTFG investment and affiliate program without restriction, subject to the consent and observance of these TERMS AND CONDITIONS.