

1) TERMS OF USE:

Tree of Life AI Wellness urge you, the User, to read these Terms of Use and Privacy Policy carefully before using www.treeoflife-ai.org (hereafter referenced as ToL-AI Health Research Analyst) or affiliate domain information or services available through the use of this website to understand the terms, policies to be applied to you, the User, when you create an account on the website or use it, including products or services made available to you on the aforementioned website; and to understand how we, the ToL-AI Health Research Analyst, process your personal information, and how you can update and manage such information. Both above-mentioned documents and any other terms referenced herein from time to time will help you better understand what to expect from us (ToL-AI Health Research Analyst), and what we expect from you as a voluntary User in using our website and our AI health research services.

ToL-AI Health Research Analyst is an Artificial Intelligence (AI) powered health education and research website platform that enables access to science based medical health forensic research, medical research peer reviewed published papers, pharmacology, Immunology, Physiology, Neuroscience, Comparative Anatomy, Interventional Cardiology, Oral and Maxillofacial Surgery, Endocrinology, General Surgery, Podiatry Dermatology, Ophthalmology, Urology, Allergy and Immunology, Anesthesiology, Dermatology, Diagnostic Radiology, Emergency Medicine, Family Medicine, Internal Medicine, Medical Genetics, Neurology, Nuclear Medicine, Obstetrics and Gynecology, Ophthalmology, Pathology, Pediatrics, Physical Medicine and Rehabilitation, Preventive Medicine, Psychiatry, Radiation Oncology, Christology & eschatology, and other key health disciplines.

2) GENERAL

- a. These Terms of Use (the "Terms") govern accessing to, requesting, procuring, receiving, obtaining, using, or otherwise utilizing the www.treeoflife-ai.org (the "Website") published, owned, and operated by Tree of Life AI Wellness Ltd. (hereinafter - the "ToL-AI Health Research Analyst", "we", "us" or "our", "ours") and/or services, products, information, features, technologies, software which are made available through the use of the Website (the "Services").
- b. These Terms of Use and any supplemental terms, policies, rules and guidelines (if any) posted on the Site, including the Privacy Policy, constitute the entire agreement between the ToL-AI Health Research Analyst and the individual attempting to research, request, procure, receive, obtain, use, or otherwise utilize any and/or all the Data and/or the Services and/or the Website (hereinafter the "User", "you", "your" or "yours") and supersede all previous communications, proposals and agreements between you and us, whether electronic, oral, or written.
- c. If any provision of the Terms is held to be illegal, invalid or for any reason unenforceable under the present or future laws then such provision or part of the provision shall be deemed severable from these Terms. In all such cases, the Terms shall be construed and enforced as if such illegal, invalid or unenforceable provision has never comprised a part of the Terms; and the remaining provisions of the Terms shall remain in full force and

effect and shall not be affected by the illegal, invalid or unenforceable provision or by its severance from these Terms. Furthermore, in lieu of such illegal, invalid or unenforceable provision, there shall be added automatically as a part of the Terms a provision as similar in terms to such illegal, invalid or unenforceable provision as may be possible and be legal, valid and enforceable.

- d. You agree that these Terms will not be construed against us by virtue of having drafted them. You hereby waive any and all defenses you may have based on the electronic form of these Terms and the lack of signing by the parties hereto to execute these Terms.
- e. Some of the Services on the Website may have additional terms (such as policies, guidelines, and rules) that will further govern your use of that particular Service and supplement these Terms of Use. If you choose to register for or access any such Services, you will be presented with any relevant additional terms and conditions at that time. By using those Services, you agree to comply with such additional guidelines and rules (if any).

3) USER REPRESENTATIONS AND CONSENTS

- a. By visiting, submitting information to and/or using the Website or any of the Services, you agree, acknowledge, warrant and represent on your own behalf as a visitor (i.e. visitor, proxy, administrator or representative of the aforementioned same) and/or registered and/or subscribed user of the Website and/or the Services (jointly or severally - the "Registered User") (collectively referred to throughout the Terms as "User", "you", "your" or "yours") that: (1) you have read this document carefully, and understand the risks and benefits of the Services and hereby give your informed consent to be bound by these Terms; (2) you have the right, authority, and the legal capacity to enter into these Terms of Use and to abide by all of the terms and conditions set forth herein and you are not barred or limited in your capacity to doing so under any applicable laws; (3) you are not a minor in the jurisdiction in which you reside and you are not under 21 years of age; (4) all registration information and other information or content you submit or provide via the Website is and will be true, accurate, current, and complete; (5) you will maintain the accuracy of any registration, contact or payment information submitted by you and promptly update such information as necessary; (6) you will not access the Website and/or the Services through automated or non-human means, whether through a bot, script or otherwise; (7) you will not use the Website and/or the Services and/or the Data for any illegal or unauthorized purpose; (8) your use of the Website and/or the Services and/or the Data will not violate any applicable law or regulation or these Terms; and (9) you will further comply with all applicable laws including, without limitation, all tariff laws, regulations, and/or directives of the Cayman Islands, as well as these Terms of Use.
- b. By visiting, submitting information to and/or using the Website or any of the Services, you understand, agree, acknowledge and represent that: (1) personal data and other information of the User will be processed by the ToL-AI Health Research Analyst for the purposes stated herein and in the Privacy Policy, and in accordance with it, where

applicable and legally permissible; (2) the User is not required to provide, submit or share any personalized information and/or direct identifiers of the User and/or Social Security Number in order to use the Website and/or the Services and/or the Data (including, without limitation the AI generated report and/or the Second opinion as defined herein), except for and to the extent of the information required for creating and maintaining an account on the Website and/or applying for and maintaining subscriptions on the Website; (3) health information that has individual identifiers should not be uploaded, shared and/or provided to the ToL-AI Health Research Analyst and/or the Medical Expert as defined herein, any and all direct identifiers of the User, such as name, address, email address, or any other details that could identify an individual, should be removed before such information submission to the Website and/or sharing with the Medical Expert; (4) although unlikely, the Internet is unsecure by its nature and it is possible security protocols could fail, causing a breach of privacy of individually identifiable health information or any other sensitive or personal information, and by using the Website, you agree that you release the ToL-AI Health Research Analyst from any liability arising from or related to any such interception or unauthorized access.

4) INTELLECTUAL PROPERTY

- a. Unless otherwise noted and except for the content uploaded/provided by the User, any content you may view on, access or use through the Website and/or associated with the Website, including without limitation, any text, data, graphics, graphics, images, photographs, audio, video, audiovisual combinations, source code, databases, functionality, software, website designs, interactive features, information, suggestions, guidance, reports and other material (collectively "the Data"), as well as any patents, trademarks, service marks and logos contained therein are owned by or controlled by or licensed to the ToL-AI Health Research Analyst, subject to copyright, trademark and other intellectual property rights under Cayman Islands and foreign laws and international conventions.
- b. We give you permission to display, download, store and print the content only for your personal, non-commercial use. No Data from the Website may be copied, reproduced, republished, uploaded, posted, transmitted, distributed, disseminated, sold, published, broadcast, or circulated in any way, except with express written consent of the ToL-AI Health Research Analyst or the appropriate rights owner. Such consent or permission must be obtained from the ToL-AI Health Research Analyst or the appropriate rights owner in advance, otherwise, such use is prohibited. Requests for such authorization from the ToL-AI Health Research Analyst should be submitted via email to admin@treeoflife-kyd.com.
- c. All software and accompanying documentation made available for download or for use from or on the Website is the copyrighted work of the ToL-AI Health Research Analyst or its licensors. Any copy made of information obtained through the Website must include all applicable copyright notices.

- d. You acknowledge and agree that you are solely responsible for complying with the applicable restrictions on use of the Data, copyrighted materials and trademarks on the Website. You understand that any unauthorized use of such intellectual property is a violation of the copyrights and other proprietary rights of the ToL-AI Health Research Analyst, or of other entities or persons, unless the ToL-AI Health Research Analyst or the right owner has provided said Data for such express purpose. You further acknowledge that, in the event of any such unauthorized use, the ToL-AI Health Research Analyst or the applicable intellectual property owner will have the right, in addition to other remedies available at law and in equity, to immediate injunctive relief to prevent any such unauthorized use. Any breach of these Intellectual Property Rights will constitute a material breach of these Terms and your right to use our Services will terminate immediately.

5) ASSIGNMENT

- a. We may assign this agreement at any time to any parent, subsidiary, or any affiliated company, or as part of the sale to, merger with, or other transfer of the ToL-AI Health Research Analyst to another entity. We will post a notice on the Website regarding any change of ownership so that you have the opportunity to discontinue your use of the Website and/or the Services or cancel your registration if you do not wish to continue to use the Website and/or the Services under the new ownership.
- b. You may not assign, transfer, distribute, sell, lease, rent, disclose or provide access to your account on the Website or sublicense these Terms of Use to anyone else and any attempt to do so in violation of these Terms shall be null and void.

6) MODIFICATIONS AND AMENDMENTS

- a. The Website and the Services made available through it are continually under development and changes to the Website or the Services may be made at any time. We reserve the right to change, modify or remove any part of the Terms and/or the Services and/or the Data and/or the Website, to add new services to the Services, substitute a new service for one of the existing Services, or discontinue or suspend one of the existing Services in our sole discretion at any time and without prior notice to you, unless where legally required. Information about the new services will be included on the Website, and, unless otherwise noted, the Users of new services will be governed by the then current Terms of Use. Thus, you should visit this page periodically for changes and/or before each use. Any changes to these Terms are effective upon posting to the Website, unless otherwise specified.
- b. If you do not agree to these Terms partially or in full, or any of the documents referenced herein or any changes/modifications made to the Services and/or the Website, your sole remedy is to discontinue your use of the Website and the Services and request deletion or delete your account on the Website (if any) immediately. Your continued use of the Website and/or the Services after the effective date of any such changes shall constitute

your affirmative acknowledgement of the Terms of Use, the modification and agreement to abide and be bound by the Terms of Use, as amended.

- c. We may experience hardware, software, or other problems or need to perform maintenance related to the Services, resulting in interruptions, delays, or errors. Nothing in the Terms will be construed to obligate us to maintain and support the Services and/or the Website or to supply any corrections, updates, or releases in connection therewith.
- d. There may be information on the Website that contains typographical errors, inaccuracies, or omissions, including descriptions, pricing, availability, and various other information. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update the information on the Website at any time, without prior notice.

7) FOREIGN LANGUAGES

- a. Where the Data and/or the Services (including these Terms) are translated into languages other than English, all such translations are for the convenience of our users only, and the ToL-AI Health Research Analyst is not responsible or liable in the event of any translation inaccuracy. The English-language version of these Terms shall control and apply in the event of any conflict with content or translation. The User understands that the Data and the Services, including but not limited to questions and answers, may not have the same meaning in translation, and that treatments (including but not limited to medication names, medical terms) and other information may differ from country to country and in different languages and may not be available in all places. In addition, the User understands and agrees that consultations with the Medical Experts in any form (including but not limited to video calls and written communication) made available via the Website may not be available in languages other than English, and the User agrees not to conduct a consultation with the Medical Expert in a language in which he/she is not proficient without the use of a professional translator. The User understands that the Medical Expert may not be a native speaker and that the Medical Expert's ability to communicate may be limited. If the User chooses to use a translator in connection with Services and other use of Website, the User understands that the ToL-AI Health Research Analyst is not liable for any errors or omissions in translation.

8) COMMUNICATION AND NOTIFICATIONS

- a. Visiting and/or using the Website and/or Services, sending us emails, completing online forms and/or communicating with us via other acceptable electronic means of communication constitute electronic communications.
- b. You consent to receive electronic communications, and you agree that all agreements, notices, disclosures, and other communications we provide to you electronically, including but not limited to publishing on the Website, via your email address and/or done via your account on the Website, satisfy any legal requirement that such communication be in writing. You hereby agree to the use of electronic signatures, contracts, orders, and other

records, and to electronic delivery of notices, policies, and records of transactions, initiated or completed by us or via the services. You hereby waive any rights or requirements under any statutes, regulations, rules, ordinances, or other laws in any jurisdiction, which require an original signature or delivery or retention of non-electronic records, or to payments or the granting of credits by any means other than electronic means.

- c. You agree that we may send to you notifications and/or communicate with you (1) by email, using the email address that you provided to us during registration, (2) by posting communications/messages on the Website, or (3) by other means of electronic communications prescribed in the Terms (collectively - the "Communications").
- d. You represent that you have the authority to agree to receive/send messages and receive/make calls (where applicable) at/from the telephone number and at/from email address provided to the ToL-AI Health Research Analyst by you. You acknowledge and agree that your information may be processed in accordance with, and you are to be bound by, our Privacy Policy.
- e. Any and all such Communications and messaging are considered part of the Services and your account, and may be used among others to authenticate your identity to provide you informational updates about the Services you may have requested and/or the Website and/or your account on the Website; to provide appointment reminders, service announcements, privacy notices and other important information (collectively - "operational messages"), as well as to share marketing/promotional messages concerning our products and services, as well as those of third parties.
- f. You further acknowledge that no purchase is required to register an account, and you may opt out at any time by following instructions from the ToL-AI Health Research Analyst and as described in the Privacy Policy. If you opt-out, you may continue to receive Communications for a short period while ToL-AI Health Research Analyst processes your request, and you may also receive Communications confirming the receipt of your opt-out request. Opting out of receiving Communications may impact the functionality that the ToL-AI Health Research Analyst provides to you.
- g. Message frequency depends on the nature of your request. You also understand and agree that by receiving the Communications you will be charged by your wireless or internet provider and/or your carrier, and you hereby agree to be responsible for all costs, charges and fees you incur from your wireless or internet provider and/or your carrier as a result of choosing to receive such Communications from the ToL-AI Health Research Analyst. You also acknowledge and agree that such Communications may be generated by automated systems.
- h. You are aware that such Communications may contain protected health information under the Health Insurance Portability and Accountability Act, 1996 of the USA (HIPAA), including content related to conditions, treatments, and medications. You understand and agree that by using these features, you are expressly opting into receiving your own protected health information by email, SMS/text, or mobile push notifications. These

Communications sent by or on behalf of the ToL-AI Health Research Analyst may not be encrypted. Although unlikely, it is possible for these communications to be intercepted or accessed without your authorization. By using the Website, you agree that we may use the Communications, despite these risks, and you release the ToL-AI Health Research Analyst from any liability arising from or related to any such interception or unauthorized access.

9) CHILDREN

- a. The Website, as well as the Service and/or the Data available through the Website are not intended for the Users under the age of 13 (thirteen). If you are under 13 years of age, please do not use or access the Website at any time or in any manner. By using the Website, you affirm that you are over the age of 13. We do not seek through the Website to gather personal information from or about persons under the age of 13 without the consent of a parent or guardian.
- b. If you are a parent or guardian and discover that your child under the age of 13, or equivalent minimum age depending on jurisdiction, has obtained an account on the Website, then you may alert us at the contact information below under "Contact Us", and request that we delete that child's personal information from our systems. If we learn that we have collected the personal information of a child under 13, or equivalent minimum age depending on jurisdiction, outside the above circumstances we will take steps to delete the information as soon as possible, except where prohibited by applicable law.

10) REGISTRATION AND SUBSCRIPTION

- a. You are not obligated to create an account on the Website or subscribe to the Services in order to access or use the Website and/or the Data. However, some Services are only available to the Users who are eligible to and have created an account on the Website and/or subscribed to the Services (the "Registered Users").
- b. The ToL-AI Health Research Analyst requires Registered Users to provide the ToL-AI Health Research Analyst with an e-mail address, as well as if and when applicable to create a valid password as indicated on the Website, and the combination of the email address and the password (credentials) will serve as unique identifiers in order to verify the Registered User's identity and eligibility and/or to log into some sections of the Website .
- c. You agree to keep your password confidential and you will be responsible for any use of the Website and for any use of your credentials, including use by others to whom you have given credentials of your account.
- d. The User may choose one of 2 available subscription plans: (1) Free subscription, or (2) Pro subscription. More information on plans can be found on the Website.

11) AUTHORIZATION

- a. In case the User acts on behalf of different individual (hereinafter also - the "Main User") than the User, the User must represent and warrant that he/she has the right, authority, and capacity under applicable laws to enter into binding agreement on behalf of the Main User, to provide and receive Personal and Medical information of the Main User, as well as to act on behalf of the Main User in making decisions related to health care, such as being registered care giving relative, legally approved healthcare giver, medical power of attorney, and court appointed personal representative of the Main User.
- b. All and any references made in these Terms and/or on the Website to the User include also reference to the Main User unless otherwise is explicitly stated in the Terms or on the Website and/or unless the context otherwise requires.
- c. If you discover that an account on the Website is created and/or the Services and/or the Website are used on your behalf but without your permission or any right, authority, and capacity granted by you or under the applicable laws, then you may alert us at the contact information below under "Contact Us", and request that we delete such account and any personal information from our systems.

12) SERVICES

- a. The Website and the Services available on and through the Website are designed to provide an informative and educational resource for individuals and health care professionals, to increase the awareness of individuals and their treating physicians.
- b. The ToL-AI Health Research Analyst provides you with access to the ToL-AI Health Research Analyst artificial intelligence research and analysis services (the "Dr. Tol's AI"), as well as connects the Users with registered medical health specialists or licensed clinicians within the Cayman Islands accepted to participate on, within or through the Website, on the basis of agreement by and between the latter and the ToL-AI Health Research Analyst (the "Medical Expert") for the purposes of providing Second opinion and expert medical advice as mentioned herein.
- c. You agree that no joint venture, partnership, employment, or agency relationship exists between you and the ToL-AI Health Research Analyst as a result of these Terms or the use of the Services and/or the Website.
- d. The User agrees that neither answers, guidance, or suggestions from online chat with and/or reports provided by ToL-AI Health Research Analyst artificial intelligence bot, Dr. Tol's AI (the "AI generated report"), nor Second opinion provided by the Medical Expert as a result of written consultation (the "Written consultation") will be used in any legal dispute against third parties including but not limited to litigation, arbitration, claim for disability benefits, claim for worker's compensation and/or malpractice claims without the prior written consent of the ToL-AI Health Research Analyst.
- e. By requesting, procuring, receiving, obtaining, using, or otherwise utilizing the Website and/or the Services the User is neither seeking nor receiving a medical diagnosis and/or treatment of any kind. The purpose of the Data, Services, the Website and the AI

generated reports and/or Second opinion is to give the User access to additional information, which can be used at the User's sole discretion, responsibility and risk.

- f. Both the AI generated report and Second Opinion are based on certain and limited information and documentation, including medical reports, records, images, laboratory results, and test results, which are provided directly by the User to the ToL-AI Health Research Analyst and/or to the Medical Experts (if applicable). The Dr. Tol's AI and/or the Medical Expert will not have the benefit of information that would be obtained by examining the User (the Main User where applicable) and observing the User's (the Main User's where applicable) health condition. The Dr. Tol's AI and/or the Medical Expert may not be aware of all relevant facts and/or information that may affect the Medical Expert's Second opinion and Dr. Tol's AI's response regarding the User (the Main User where applicable). In some cases, these missing facts may be critical to the accuracy of the Dr. Tol's AI's and/or the Medical Expert's understanding and opinion (the AI generated reports and Second opinion). Therefore and to reduce the risk to you of this limitation, the ToL-AI Health Research Analyst strongly encourages you to discuss the AI generated reports and Second opinion and any other results of your consultation and/or any other Data obtained through the use of the Website and/or the Services with your healthcare provider. By deciding to request, procure, receive, obtain, use, or otherwise utilize the AI generated reports and/or Second opinion, the User and the Main User (where applicable) both acknowledge and agree that: (1) they are aware of this limitation of the Dr. Tol's AI and/or Second opinion and agree to assume the risk of such limitation; (2) Dr. Tol's AI and/or Second opinion are limited and provisional; (3) Dr. Tol's AI and/or Second opinion are for informational purposes only and are not intended to replace a formal medical opinion, medical advice, medical diagnosis or treatment of any particular condition, or physical examination and/or prescription of the healthcare provider or professional and/or professional health care; (4) the Dr. Tol's AI and/or the Medical Expert do not have all the important and sufficient information that is usually obtained through a physical examination; and (5) the absence of a physical examination may affect the accuracy of the Dr. Tol's AI and/or Second opinion; (6) the Dr. Tol's AI and/or Second opinion and/or the Data available on the Website may not be used in litigation against any third-party healthcare provider as an expert opinion or otherwise.
- g. The availability of the Services is subject to the User's (the Main User's where applicable) medical condition, state of residence, and the availability of the Medical Expert. Should the Medical Expert and/or the Services be unavailable, and/or the chosen Expert rejects provision of the Services, the Services shall be canceled, the User shall be notified of such cancellation through the means defined in the Terms, and the User shall be refunded the full amount of any payment (fee) made by the User for the Services.

13) INFORMATION PROVIDED BY THE USER

- a. In order to request, procure, receive, obtain, use, or otherwise utilize the Services, the User may be required to provide answers to questions regarding medical condition, history, symptoms, medications, tests, diagnoses, treatments, and other related relevant medical

information, including any and all reports by the physician who has made the medical diagnosis, or has otherwise evaluated and/or treated the User (the Main User where applicable), for which the User now requests, procures, receives, obtains, uses, or otherwise utilizes the Service and/or the Dr. Tol's AI and/or Second opinion (collectively - the "Medical Information").

- b. The User shall submit to the ToL-AI Health Research Analyst, either via uploading through the Website or otherwise as instructed on the Website, any Medical information, including, without limitation, health records, medical reports, records, images, laboratory results, test results, and any other medical documents or data (collectively - the "Records"), which the User chooses to be contained in the Website within his/her/their Website account and on the basis of which he/she wants the AI generated reports and/or Second opinion to be prepared.
- c. The User shall be able to access, view, download, and/or print the Records and the AI generated Report through the Website at any time in accordance with these Terms and Privacy Policy.
- d. When uploading the Records, the User hereby represents and warrants that: (1) transmission, accessing, downloading, uploading, or copying the Records for the purposes and in any manner indicated in these Terms and Privacy Policy do not and will not infringe the proprietary rights, including but not limited to the copyright, patent, trademark, trade secret, or moral rights of any third party; (2) the User is the owner of or have the necessary licenses, rights, consents, releases, and permissions to use and to authorize us, the ToL-AI Health Research Analyst, its Medical Experts and third party service providers to use the Records for the purposes and in any manner indicated in these Terms and Privacy Policy; (3) the User has the written consent, release, and/or permission of each and every identifiable individual person in the Records to use the name or likeness of each and every such identifiable individual person to enable inclusion and use of the Records for the purposes and in any manner indicated these Terms and Privacy Policy; (4) the Records are accurate, true, and complete, as well as are of sufficient clarity and quality; (5) the Records are not obscene, lewd, lascivious, filthy, violent, harassing, libelous, slanderous, or otherwise objectionable (as determined by the ToL-AI Health Research Analyst); (6) the Records do not ridicule, mock, disparage, intimidate, or abuse anyone; (7) the Records are not used to harass or threaten (in the legal sense of those terms) any other person and to promote violence against a specific person or class of people; (8) the Records do not violate the privacy or publicity rights of any third party; (9) the Records do not violate any applicable law concerning child pornography, or otherwise intended to protect the health or well-being of minors; (10) the Records do not contain any personal information of a child under 21; (11) the Records do not include any offensive comments that are connected to race, national origin, gender, sexual preference, or physical handicap; (12) the Records do not violate, or link to material that violates, any provision of these Terms, or any applicable law or regulation; (13) the Records do not contain any personalized information and/or direct identifiers of the User and/or Social Security Number.

- e. The User further agrees, acknowledges and represents that any and all Medical Information will be submitted as required as indicated on the Website and in accordance with these Terms and Privacy Policy; any Medical Information that is not accurate, true or complete, as well as that is not of sufficient clarity and quality, as determined by the Medical Expert and/or the ToL-AI Health Research Analyst, may significantly impair the accuracy, efficacy, utility, and/or completeness of the Services and the AI generated reports and/or Second opinion.
- f. Any use of the Services in violation of the foregoing violates these Terms and may result in, among other things, termination or suspension of your access to the Website and/or rights to use the Services.
- g. We do not assert any ownership over the Records. You retain full ownership of all of the Records and any intellectual property rights or other proprietary rights associated with your Records.
- h. You will have the opportunity to submit feedback and suggestions regarding your experiences with the Website, the Services and/or the Medical Experts, to submit inquiries and to participate in the other interactive and community features of the Website. It is important that you act responsibly and be clear and honest when providing such information or feedback. When participating in other interactive or community aspects of the Service, please do not post any confidential, personal or other information that another user or the Medical Expert may use to identify you as an individual, but please do include all relevant information in a concise manner to help us provide you with a helpful response.
- i. We reserve the right to publish your feedback as part of the Service and to also to remove it for any reason. You are, however, solely responsible for any such information or feedback that you submit, publish or display on the Website or transmit to other members and/or other users of the Website.
- j. Although we perform regular routine backups of data, you are solely responsible for all data and/or Records that you transmit or that relates to any activity you have undertaken using the Services.
- k. The ToL-AI Health Research Analyst takes seriously the privacy of the Records, your personal and Medical information. Accordingly, we have taken all reasonable restrictions necessary to protect your confidentiality in accordance with all applicable laws. In addition, you authorize the Company and their respective Medical Experts, employees, contractors, business associates and/or agents to access, review, research, analyze, discuss and copy your Medical and Personal Information as may be necessary to provide the Services and the Reports you request. The use of your Medical Information will not exceed this stated purpose, unless and until you authorize and direct such additional disclosure(s).
- l. You authorize the Company to access, review, research, analyze, discuss, and copy your anonymized medical information. This information will be used solely for the purpose of enhancing the Website and providing improved Services. All use of your data will be in

accordance with applicable privacy and the Cayman Islands Data Protection Act (2021 Revision), and in line with our Privacy Policy.

14) CHAT WITH DR.TOL'S AI, AND AI GENERATED REPORT

- a. The Users may ask any health-related question and receive responses from the Dr. Tol's AI.
- b. Based on the chat the Users have had with the Dr. Tol's AI and/or Records submitted by the User, a summary report of the User's (the Main User's where applicable) current health status (the "AI generated Report") is generated. The AI generated Report shall contain a synthesis of and references to the Records submitted by the User. The information, data, and/or other input used to create the AI generated Report is limited to the information, data, and/or input submitted by the User through the Website and contained in the Records.

15) SECOND OPINION

- a. The User may choose and request one of following types of the Second opinion (collectively - the "Second opinion"):
 - b. a. Paid registered Users who receive a potential diagnosis through our AI platform have the option to request a Second opinion consultation with a registered medical practitioner on our platform.
 - c. b. Upon receiving a Second opinion request, our AI system will analyze the User's diagnosis and provide a list of recommended medical specialists and clinicians registered on our platform. These recommendations will be based on factors such as the User's diagnosis, the available practitioners' expertise and qualifications in the relevant medical field, location, and User feedback ratings.
 - d. c. The recommended practitioners will be qualified medical professionals licensed to practice in the Cayman Islands. They will have the capabilities to provide an in-person or telephonic Second opinion consultation in their respective specialties.
 - e. d. Users are free to consult with any of the recommended medical specialists or clinicians for a Second opinion through an in-person appointment or telephonic services.
 - f. e. To facilitate a comprehensive evaluation, Users are encouraged to share their AI-generated diagnosis details with the medical practitioner they consult.
 - g. f. Our platform will not disclose any of the User's personal health information to the recommended practitioners without explicit consent from the User.
 - h. g. Users shall be responsible for any consultation fees or costs charged by the medical specialists or clinicians for providing the Second opinion.

- i. h. The Second opinion consultation does not replace the need for an in-person physical examination or constitute a formal medical diagnosis. It serves to provide Users with an additional professional opinion from a qualified medical practitioner.
- j. Our platform's role is limited to facilitating the connection between Users and recommended medical practitioners through our AI analysis. We do not influence or assume any responsibility for the Second opinion provided by the consulted practitioners.
- k. Request to obtain the Second opinion (the "Second opinion Request") shall contain the name of the Expert chosen from the list of the Medical Experts available/displayed on the Website, as well as type of the Second opinion as indicated above.
- l. The User understands and hereby agree that in the event of any additional or alternative, tests, laboratory work, and/or other medical evaluations and treatments requested by the Medical Expert for the Second opinion and/or recommended by the Second opinion Medical Expert, such tests and treatments are not provided nor is it available as part of the provision of the Services and cannot be ordered via the Website, and the costs for such third party testing and treatments are separate and distinct from, and in addition to, the fees charged for the Services.
- m. The ToL-AI Health Research Analyst is, in no way, responsible, in part or inferred, for the opinions or concluding diagnosis determined by the Medical Experts Second opinion expressed.
- n. The User understands and acknowledges that any and all participating Medical Experts on the Website are independent, non-affiliated health practitioners, and the ToL-AI Health Research Analyst advertises the Medical Experts and lists their credentials on the ToL-AI Health Research Analyst on the basis of representations made by and documented information submitted by the respective Medical Experts at the time of screening their credentials.
- o. The User understands and acknowledges that the Medical Experts may engage in a private medical practice that is independent from the ToL-AI Health Research Analyst and the Services, and that any consultation, diagnosis, care, treatment, and/or other service of the User by the Medical Expert without delivery through the Website is wholly independent and unrelated to the Second opinion, the Services and/or the Company and is outside the scope of the Second opinion and/or the Services as indicated in these Terms, including, without limitation, "Third Party Interactions" section of these Terms.

16) PAYMENT

- a. You acknowledge that you are responsible for all fees charged by the ToL-AI Health Research Analyst for the Services.
- b. The ToL-AI Health Research Analyst does not accept payment in the form of cash, check, money order or insurance reimbursement. Major credit/debit cards are the only accepted means of payment (e.g. MasterCard, Visa, American Express, local banks debit cards, etc.).

- c. The User agrees to submit the full payment for the Services (the "Payment") before the Services are rendered and acknowledges that the ToL-AI Health Research Analyst will not initiate providing the Services until the Company receives the Payment.
- d. If you pay by credit card, you authorize us and/or our third-party processors to bill and charge the credit card indicated in your order for any fees and any other amounts provided for in your order as the same become due and payable. In the event that your credit card expires, or has insufficient funds or we are otherwise unable to debit the applicable amounts from your credit card, we shall provide notice to you, whereupon you shall immediately furnish us or our third party processors with an alternate credit card account number.
- e. Fee for the Second opinion (the "Total fee") consists of the fee to be paid to the Medical Expert (the "Medical Expert fee") and fee to be paid to the ToL-AI Health Research Analyst (the "ToL-AI Health Research Analyst fee"). The User understands that while the ToL-AI Health Research Analyst fee is fixed, the Medical Expert fee may vary depending on the Second opinion type (the Written consultation or the Video consultation) and the Medical Expert chosen by the User and/or the fee schedule of such Medical Expert. The Medical Expert fees are made available to the Registered Users on the Website. While completing the submission of the Second opinion Request the Total fee, the Medical Expert fee and the ToL-AI Health Research Analyst fee will be displayed to the User.
- f. Fees to be charged for choosing the Pro Subscription plan will be displayed on the Website.
- g. Any fees for the Services may be waived, removed, changed, or altered as determined by the ToL-AI Health Research Analyst and as indicated on the Website. All payments shall be made in US dollars. We reserve the right to correct any errors or mistakes in pricing, even if we have already requested or received the Payment.
- h. You will receive a full refund of the Payment in the event of: (1) the Second opinion is not provided to the User in the timeframes set in these Terms; (2) the Second opinion Request is rejected and/or cancelled by the ToL-AI Health Research Analyst or by the Medical Expert; (3) the Medical Expert and/or the Services are unavailable.

17) LINKS TO THIRD-PARTY WEBSITES

- a. The Website may contain links to websites, including links provided as automated search results, controlled or operated by persons and companies other than the ToL-AI Health Research Analyst (the "third-party websites"). If you use these links, you will leave the Website, and the Terms do not apply to any such websites. Third-party websites are not under the control of the ToL-AI Health Research Analyst, and the ToL-AI Health Research Analyst is not responsible for the contents of any third-party website, including without limitation any link contained on a third-party website, or any changes or updates to a third-party website. The ToL-AI Health Research Analyst is not responsible if the third-party

website is not working correctly or for any viruses, malware, or other harms resulting from your use of a third-party website.

- b. The ToL-AI Health Research Analyst is providing these links for your convenience only. In addition, providing links to such websites should not be anyhow interpreted as endorsement or approval by us of the organizations sponsoring, owning or operating such third-party websites or their products or services.
- c. You are solely responsible for viewing and abiding by the privacy policies and terms of use posted on the third-party website. You are solely responsible for any dealings with third parties who support the ToL-AI Health Research Analyst or are identified on the Website, including any delivery of and payment for goods and services.
- d. The ToL-AI Health Research Analyst does not share your personal information and/or any other information provided by you with those websites and is not responsible for their privacy practices. Should you decide to visit one of these third-party websites, we suggest that you read its Privacy Policy.

18) THIRD-PARTY APPLICATIONS

- a. You acknowledge that your access and use of any third-party applications or software available on the Website (the "third-party applications") is at your discretion and risk, and the ToL-AI Health Research Analyst has no liability to you arising from your use of the third-party applications. The ToL-AI Health Research Analyst hereby disclaims any representation, warranty, or guaranty regarding the third-party applications, whether expressed, implied or statutory, including, without limitation, the implied warranties of merchantability or fitness for a particular purpose, and any representation, warranty, or guaranty regarding the availability, quality, reliability, features, appropriateness, accuracy, completeness, or legality of the third-party applications, and you agree to indemnify and hold the ToL-AI Health Research Analyst harmless for any direct, indirect, punitive, incidental, special, or consequential damages, or any damages whatsoever including, without limitation, damages for loss of use, arising out of or in any way connected with the use or performance of the third-party applications.

19) THIRD PARTY INTERACTIONS

- a. Your interactions with any entities or individuals found on or through the Website or the Services provided through the Website (the "third party"), including any interactions with the Medical Experts, any payment and delivery of goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and such entities or individuals (third parties). You should make whatever investigation you feel necessary or appropriate before proceeding with any online or offline transaction with any such third party.

- b. You are solely responsible for, and will exercise caution, discretion, common sense and best judgment in, using the Website and disclosing any personal or other information to such party.
- c. You agree that the ToL-AI Health Research Analyst shall not be responsible or liable for any loss or damage of any sort incurred as the result of any such dealings. If there is a dispute between you and any third party, you understand and agree that we are under no obligation to become involved, unless otherwise is imposed by applicable law.

20) PROHIBITED USES

- a. You may not access or use the Website and/or the Data and/or the Services for any purpose other than that for which we make the Services available. The Services may not be used in connection with any commercial purposes except for those that are specifically endorsed or approved by us.
- b. As a User you hereby agree not to:
 - i. send or otherwise transmit any unsolicited or unauthorized messages and materials, including advertising, marketing, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes", "spamming" or "phishing" messages, or URLs containing a referral code or referral address, or links to businesses or pages with advertising, including "blind" or "hidden" referral links or any other form of unrequested solicitation;
 - ii. copy, modify, adapt, translate, reverse engineer, disassemble or decompile any section or technology on the Website, or create derivative works of the Services or allow a third party to do so, whether directly or indirectly, or attempt to do any of the foregoing;
 - iii. circumvent, disable, or otherwise interfere with security-related features of the Website, including features that prevent or restrict the use or copying of any Data or enforce limitations on the use of the Services and/or the Data contained therein;
 - iv. upload or transmit (or attempt to upload or to transmit) viruses, Trojans, spyware, worms, bots, logic bombs, or other material which is malicious or technologically harmful, or which interferes with any User's uninterrupted use and enjoyment of the Website and/or the Services or modifies, impairs, disrupts, alters, or interferes with the use, features, functions, operation, or maintenance of the Website and/or the Services;
 - v. post, send, publish, upload, or transmit any unlawful, illegal, infringing, harmful, harassing, defamatory, threatening, obscene, bullying, abusive, hateful, discriminatory, sexually explicit, false, inaccurate, deceitful, or misleading, invasive of another's privacy or otherwise objectionable material of any kind;

- vi. bypass (or attempt to bypass) any measures of the Website designed to prevent or restrict access to the Website and/or the Services;
 - vii. use the Website and/or the Services as part of any effort to compete with us or otherwise use the Website and/or the Services and/or the Data for any revenue-generating endeavor or commercial enterprise;
 - viii. remove any copyright, trademark or other proprietary rights notices contained in or on the Website and/or the Services or in or on any Data or other material obtained via the Website and/or the Services;
 - ix. launch or use any automated system, including without limitation, "robots," "spiders", "cheat utility", "scraper", or "offline readers" or similar data gathering and extraction tools;
 - x. access, retrieve or index any portion of the Website and/or the Services and/or the Data to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from us;
 - xi. collect, store, use or disseminate personal data or other information about other the Users in any manner whatsoever, or gain unauthorized access to the Website, to other Users' accounts, names, personally identifiable information or other information, or to other computers or websites connected or linked to the Website;
 - xii. misrepresent your identity or affiliation in any way;
 - xiii. impersonate (or attempt to impersonate) the ToL-AI Health Research Analyst, the ToL-AI Health Research Analyst employee, another user or any other person or entity (including, without limitation, by using email addresses associated with any of the foregoing);
 - xiv. transfer, distribute, sell, lease, rent, disclose or provide access to the Services to any third party or use the Service to provide service bureau, time sharing or other services to third parties;
 - xv. use a buying agent or purchasing agent to make purchases on the Services.
 - xvi. use the Website and/or the Data and/or the Services in a manner inconsistent with any applicable laws or regulations or these Terms.
- c. Any of the foregoing may result in actions including but not limited to termination of your access to the Website or any of the Services. In addition, we may take any legal action and implement any technical remedies to prevent the violation of this provision and to enforce these Terms of Use.
- d. We reserve the right, but not the obligation, to: (1) monitor the Services for violations of these Terms; (2) take appropriate legal action against anyone who, in our sole discretion, violates the law or these Terms; (3) in our sole discretion and without limitation, refuse, restrict access to, limit the availability of, or disable (to the extent technologically feasible) any of information, content or data provided and/or posted by you or any portion thereof;

(4) in our sole discretion and without limitation, notice, or liability, to remove from the Services or otherwise disable all files and content that are excessive in size or are in any way burdensome to our systems; and (5) otherwise manage the Services in a manner designed to protect our rights and property and to facilitate the proper functioning of the Services.

21) FAIR USAGE POLICY

ToL-AI Health Research Analyst operates a fair usage policy (FUP). It is important to ToL-AI Health Research Analyst that all eligible ToL-AI Health Research Analyst users are able to access our Services. Accordingly, we have devised a FUP which applies to all our Services. ToL-AI Health Research Analyst may rely on this fair usage policy where your usage of the Services is excessive or unreasonable as detailed in this paragraph. ToL-AI Health Research Analyst has developed a threshold for the Services and the related plans by reference to average user profiles and estimated user usage of the Services (particularly the estimated number of messages with the Dr. Tol's AI) (the "Threshold"). If, at the absolute discretion of ToL-AI Health Research Analyst, ToL-AI Health Research Analyst is of the opinion, that your usage of the Services materially exceeds the Threshold over any period (to be determined at ToL-AI Health Research Analyst' sole discretion), ToL-AI Health Research Analyst reserves the right to suspend, at its absolute discretion, or restrict your use of the Services or to withdraw your access to the Services entirely.

22) DISCLAIMER

- a. The ToL-AI Health Research Analyst is not itself a medical provider and does not engage in the practice of (tele-)medicine. The ToL-AI Health Research Analyst or any third parties who promote the Website and/or Services on its behalf or provide you with a link to the Website shall not be liable for any professional advice you obtain from the Medical Expert via the Services/the Website.
- b. The User acknowledges and agrees that although some of the Data that is provided to the User on the Website or through the use of the Website and/or the Services may be provided by individuals in the medical profession; or any assistance provided to the User in helping to find an appropriate medical professional/specialist in any field, the provision and/or use of such Data and/or the Website and/or the Services does not establish any doctor-patient relationship, and/or does not constitute and shall not in any form substitute/replace a formal medical opinion, medical advice, medical diagnosis or treatment of any particular condition, or physical examination and/or prescription of the healthcare provider or professional; and/or the Data is not a substitute for professional health care. Furthermore, the User understands that treating physician(s) of the User will remain at all times solely responsible for the User's diagnosis, care, treatment and evaluation of the Data. The Data, in the absence of review in a treatment and diagnosis consultation by a healthcare professional, is general, educational information only.
- c. While providing Second opinion, the Medical Experts shall not, at any time, be responsible for the Users' medical opinion, medical advice, medical diagnosis or treatment of any

particular condition, or physical examination and/or prescription or any other outcome of the Medical Expert's opinion. There shall be no doctor-patient relationship between the Medical Experts and the Users.

- d. The Website and/or the Services are not intended to address potential or actual medical emergency or life-threatening medical conditions. CALL YOUR DOCTOR OR HEALTHCARE PROVIDER FOR ALL MEDICAL EMERGENCIES.
- e. The inclusion of Medical Experts, professionals and specialists on Website or in any professional directory on Website does not imply ToL-AI Health Research Analyst's recommendation or endorsement of such professional nor is such information intended as a tool for verifying the credentials, qualifications, or abilities of any professional. The use of Website by any entity or individual to verify the credentials of professionals or specialists is prohibited.
- f. We provide the Website, the Services and the Data contained therein on "as is", "with all faults" and "as available" basis and without any warranty or guaranty of any kind, express or implied. To the fullest extent permissible pursuant to applicable law, we hereby disclaim any representation, warranty, or guaranty of any kind with respect to the Website and/or the Services, either express or implied, including without limitation any warranties of title, merchantability, fitness for a particular purpose or non-infringement. Without limiting the foregoing, the ToL-AI Health Research Analyst does not warrant that the Website or the Services will operate uninterrupted or error-free, that loss of data will not occur, or that any defects will be corrected or that the Services, software or the Website are free of computer viruses, contaminants or other harmful components; nor does the ToL-AI Health Research Analyst make any representations about the accuracy, reliability, currency, quality, completeness, timeliness, usefulness, performance, security, lawfulness or suitability of the Service or the Website or any of the information provided by users of the Website or any other data or information provided or received through the Website and/or contained therein, including but not limited to the information about the Medical Experts on the Website.
- g. We do not guarantee that you will be able to access or use the Services and/or the Website (either directly or through third-party networks) at times or locations of your choosing.
- h. Except as expressly set forth herein, the ToL-AI Health Research Analyst makes no warranties about the information systems, software and functions made accessible through the Website or any other security associated with the transmission of sensitive information.
- i. The ToL-AI Health Research Analyst provides the Data and any other information without recommendation or endorsement. We do not recommend or endorse any specific content, services, tests, doctors, products, procedures, opinions, or other information that may be mentioned on the Website or in the AI generated report and/or the Second opinion and/or chat with Dr. Tol's AI (the "Data"). The Website and/or Services are designed to be used with common sense, and in connection with the advice of your doctor or healthcare provider. You expressly agree that your use of the Website, the Data, the

Services and/or the AI generated report and/or the Second opinion and/or chat with Dr. Tol's AI and your reliance upon any of its contents are solely at your own risk. Some Services and Data (including posts by the Medical Experts) may not be reviewed or certified by the ToL-AI Health Research Analyst. We cannot guarantee that the Data and/or Services is safe, appropriate, or effective for you and/or will help you achieve any specific goals, results or outcome. The Data regarding dietary supplements or other treatments or regimens have not been evaluated by the Food and Drug Administration and/or any other authorized body, and is not intended to diagnose, treat, cure, or prevent any disease. You are encouraged to independently confirm the Data and the AI generated report and/or the Second opinion and/or chat with Dr. Tol's AI with other sources and to seek the advice of a qualified physician.

- j. The information provided when using the Services and/or the Website is not intended for distribution to or use by any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject us to any registration requirement within such jurisdiction or country. Accordingly, those persons who choose to access the Services and/or the Website from other locations do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable. Access to the Website from jurisdictions where the contents of the Website are illegal or penalized is prohibited.
- k. The Website and/or Services are tailored to comply with industry-specific regulations and that which is consistent with the Cayman Islands Data Protection Act (2021 Revision).

23) LIMITATIONS OF LIABILITY AND INDEMNIFICATION

- a. In the event of any problem with the Services and/or the Website, you agree that your sole remedy is to cease using the Services and the Website.
- b. You agree that the ToL-AI Health Research Analyst, its affiliates, its respective officers and employees, agents, partners, associates, the Medical Experts and any other individuals or entities involved in any capacity in providing the Services and/or anyhow promoting the Website and/or the Services, cannot and does not assume any liability or responsibility whatsoever for any loss, damage or inconvenience (including, without limitation, any personal injury, lost profits, business interruption, loss of programs or other data on your computer or otherwise) caused to you or to any third party arising from or in connection with any of the following, whether under a theory of breach of contract, negligence, strict liability or otherwise, even if we have been advised or should have known of the possibility of such damages: (1) errors, mistakes, inaccuracies or omissions in the Data and/or the Services and/or the Website; (2) your access to and use of the Website and/or the Services; (3) any unauthorized access to or use of our secure servers and/or any and all personal and/or medical and/or financial information and/or other sensitive or confidential information stored therein; (4) any modification or change, fee change, suspension or discontinuance of the Services and/or the Terms and/or Data and/or the Website and/or any interruptions, delays or cessations of transmission to or from the Services, as well as for

inability of the User to access or use the Website and/or the Services and/or the Data during any downtime or discontinuance and/or suspension of the Services and/or the Website; (5) any bugs, viruses, trojans, or the like which may be transmitted to or through the Website by any third party; (6) misuse of any protected health information, advice, ideas, information, instructions or guidelines accessed through the Services.

- c. To the extent permitted under applicable law, you hereby agree to defend, release, indemnify, and hold the ToL-AI Health Research Analyst, its affiliates, its respective officers and employees, agents, partners, associates, the Medical Experts and any other individuals or entities involved in any capacity in providing the Services and/or anyhow promoting the Website and/or the Services, harmless from and against any and all claims, demands, costs, expenses (including attorney's fees), liabilities, losses and damages, including, without limitation, actual, special, incidental and consequential, known and unknown, suspected and unsuspected, disclosed and undisclosed, direct or indirect, arising out of or in any way connected with: (1) your access to the Website; (2) your use of the Services and/or the Website; (3) your breach of the Terms; (4) any breach of your representations and warranties set forth in these Terms; (5) your failure to comply with any applicable laws and regulations; (6) your violation of the rights of a third party, including but not limited to intellectual property rights; (7) unauthorized use of your credentials, username or password on the Website; (8) any review, interpretation or analysis or and/or reliance on any and all the AI generated report and/or Second opinion and/or chat with the Dr. Tol's AI; (9) any overt harmful act toward any other individual or entity (including, without limitation, any user of the Services and/or the Website or any Medical Expert) with whom you connected through the Services and/or the Website; (10) any use of the third-party websites and/or third-party applications and/or interactions with any entities or individuals found on or through the Website or the Services provided through the Website.
- d. Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defense of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding, which is subject to this indemnification upon becoming aware of it.
- e. Notwithstanding anything to the contrary contained herein, our liability to you for any cause whatsoever and regardless of the form of the action, will at all times be limited to the amount paid, if any, by you to us during the 1 (one) year period prior to any cause of action arising.
- f. Because some nation states or jurisdictions do not allow the exclusion or the limitation of liability for consequential or incidental damages, in such nation states or jurisdictions, our liability shall be limited to the extent permitted by law.

24) TERMINATION AND RESTRICTION OF ACCESS

- a. The ToL-AI Health Research Analyst and/or the Medical Experts may cancel the Services at any time in their sole discretion prior to the completion of the Services.

- b. You may delete and/or suspend your account on the Website at any time by logging into your account.
- c. In its sole discretion, the ToL-AI Health Research Analyst may terminate or suspend or deny (including via blocking certain IP addresses) your access to and/or use of the Website and/or its features and/or any Services for any reason or no reason at all, including without limitation for breach of any representation, warranty, or covenant contained in these Terms or of any applicable law or regulation, any other violation of these Terms or other policies and terms posted on the Website, or infringement of third party rights by you or by someone using your Credentials.
- d. We may terminate your use or participation in the Services or delete your account on the Website and any content or information that you posted at any time, without warning, in our sole discretion. Your account on the Website will be also deleted based on respective request received from you.
- e. In addition to termination/suspension prescribed in these Terms, we reserve the right to take appropriate legal action, including without limitation pursuing civil, criminal, and injunctive redress.
- f. The ToL-AI Health Research Analyst shall not be liable to you or any third party for any termination/suspension of your access to the Website and/or to the Services and/or for any losses or damages arising from any such termination/suspension.
- g. You agree that if your use of the Website is terminated, deleted or deactivated pursuant to these Terms, you will not attempt to use the Website and/or the Services under any name, real or assumed, and further agree that if you violate this restriction after being terminated, you will indemnify and hold us harmless from any and all liability that we may incur therefore.
- h. We may also cancel or suspend your registration for any other reason, including inactivity for an extended period, but will attempt to notify you in advance of such cancellation or suspension.
- i. Subject to any applicable law, any cause of action or claim you may have arising out of or relating to these Terms or the Website or Services must be commenced within one (1) year after the cause of action accrues, otherwise, such cause of action or claim is permanently barred.
- j. The provisions of these Terms concerning the Website security, prohibited uses, copyrights, trademarks, disclaimer, limitation of liability and indemnification, choice of law and dispute resolution shall survive any such termination.

25) CHOICE OF LAW AND DISPUTE RESOLUTION

- a. These Terms and your use of the Services and/or the Website are governed by and construed in accordance with the laws of the Cayman Islands applicable to agreements

made and to be entirely performed within the Cayman Islands, without regard to its conflict of law principles.

- b. Any controversy, dispute or claim arising out of or related to these Terms of Use or your use of the Services (each a "Dispute" and collectively, the "Disputes") brought by either you or us (individually, a "Party" and collectively, the "Parties") shall be settled by final and binding arbitration to be conducted by an arbitration tribunal in the Cayman Islands. The decision or award of the arbitrator shall be final, and judgment upon such decision or award may be entered in any competent court or application may be made to any competent court for judicial acceptance of such decision or award and an order of enforcement. The arbitration may be conducted in person, through the submission of documents, by phone, or online. The arbitrator will make a decision in writing, but need not provide a statement of reasons unless requested by either Party. The arbitrator must follow applicable law, and any award may be challenged if the arbitrator fails to do so. The Parties agree that the arbitrator shall have the authority to impose equitable and injunctive relief as well as to award monetary relief, as the arbitrator deems appropriate. Except as otherwise provided herein, the Parties may litigate in court to compel arbitration, stay proceedings pending arbitration, or to confirm, modify, vacate, or enter judgment on the award entered by the arbitrator.
- c. To expedite resolution and control the cost of any Dispute, the Parties agree to first attempt to negotiate any Dispute (except those Disputes expressly provided below) informally for at least thirty (30) days before initiating arbitration. Such informal negotiations commence upon written notice from one Party to the other Party. If the Parties are unable to resolve a Dispute through informal negotiations, the Dispute (except those Disputes expressly excluded below) will be finally and exclusively resolved by the binding arbitration mentioned above.
- d. You understand that without this provision, you would have the right to sue in court and have a jury trial.
- e. In no event shall any Dispute brought by either Party related in any way to the Services be commenced more than one (1) years after the cause of action arose.
- f. The Parties agree that the following Disputes are not subject to the above provisions concerning informal negotiations binding arbitration: (a) any Disputes seeking to enforce or protect, or concerning the validity of, any of the intellectual property rights of a Party; (b) any Dispute related to, or arising from, allegations of theft, piracy, invasion of privacy, or unauthorized use; and (c) any claim for injunctive relief.

PRIVACY POLICY

Introduction

The ToL-AI Health Research Analyst cares about data privacy and security and is committed to fair information practices and to the protection of privacy.

This Privacy Policy explains the manner in which ToL-AI Health Research Analyst, Inc. (hereinafter - the "ToL-AI Health Research Analyst", "we", "us" or "our") collects, stores, uses and/or discloses (collectively "process") information collected from www.treeoflife-ai.org website (the "Website"), as well as you can control your information.

This Privacy Policy applies to the Website and services available through the Website (the "Services") and complies with the Health Insurance Portability and Accountability Act of 1996 relating to health data security (collectively, "HIPAA"). Although our Services may not include the specific transactions to which HIPAA may apply, we have nonetheless decided to operate in compliance with HIPAA and to ensure that medical specialists or professionals who work with the ToL-AI Health Research Analyst (the "Medical Expert") do so as well.

Unless the context otherwise requires or unless otherwise expressly defined herein, the terms defined in Terms of Use shall have the same meanings whenever used in this Privacy Policy. The Users of the Website or the Services (including visitors and registered users (the "Registered User") of the Website) are collectively referred below as "Users", "you", "your" or "yours". Any reference in this Privacy Policy made to the Users is also a reference to the Main Users unless otherwise noted.

Your use of the Website is governed by this Privacy Policy and the Terms of Use (the "Terms").

By using the Website, you signify your acceptance of this Privacy Policy and Terms of Use. You also agree, acknowledge and/or represent that you have reviewed this Privacy Policy; you understand your rights and how the ToL-AI Health Research Analyst may use and disclose personally identifiable health information that identifies you (and the Main User if applicable) under HIPAA, GDPR or other applicable laws and regulations; and give your consent to let the ToL-AI Health Research Analyst use and disclose personally identifiable health information and other Information about you (and the Main User) as described in this Privacy Policy. You can revoke your consent in writing at any time.

If you do not agree to this Privacy Policy, please do not use the Website and/or the Services.

Collection of Information

We may collect the following kinds of information (collectively - the "Information") when you access, visit, request, procure, receive, obtain, use, or otherwise utilize ("use") the Website and/or the Services:

Information Automatically Collected

We automatically track and collect the following categories of information when you visit and/or anyhow interact with the Website: (1) IP addresses; (2) domain servers; (3) types of computers

accessing the Website; (4) types of web browsers used to access the Website; (5) referring source which may have sent you to the Website; and (6) other information associated with the interaction of your browser and the Website (collectively the "Traffic Data"). Some of the tools we use to automatically collect information about you may include:

Cookies. "Cookies" are small computer files that are transferred to your computer's hard drive that contain information such as user ID, user preferences, lists of pages visited and activities conducted while browsing the Website. Generally, we use "cookies" to customize your experience on our Website and to store your password so you do not have to re-enter it each time you visit the Website. At your option, expense and responsibility, you may block cookies or delete cookies from your hard drive. However, by disabling cookies, you may not have access to the entire set of features of the Website.

Google Analytics. The Website sends aggregated, non-Personal Information to Google Analytics for the purpose of providing us with the ability to conduct technical and statistical analysis on the Website's performance. For more information on how Google Analytics supports the Website and uses information sent from the Website, please review Google's privacy policy available at <https://policies.google.com/technologies/partner-sites>.

Web Beacons. A Web Beacon is an electronic image. Web Beacons can track certain things from your computer and can report activity back to a web server allowing us to understand some of your behavior. If you choose to receive emails from us, we may use Web Beacons to track your reaction to our emails. We may also use them to track if you click on the links and at what time and date you do so. Some of the third-party marketers we engage with may use Web Beacons to track your interaction with online advertising banners on our Website. This information is only collected in aggregate form and will not be linked to your Personal Information. Please note that any image file on a webpage can act as a Web Beacon.

Embedded Web Links. Links provided in our emails and, in some cases, on third-party websites may include tracking technology embedded in the link. The tracking is accomplished through a redirection system. The redirection system allows us to understand how the link is being used by email recipients. Some of these links will enable us to identify that you have personally clicked on the link and this may be attached to the Personal Information that we hold about you. This data is used to improve our service to you and to help us understand the performance of our marketing campaigns.

Third-party Websites and Services. We work with a number of service providers of marketing communications technology. These service providers may use various data collection methods to improve the performance of the marketing campaigns we are contracting them to provide. The information collected can be gathered on our Website and also on the websites where our marketing communications are appearing. For example, we may collect data where our banner advertisements are displayed on third-party websites.

Information You Provide to Us

The information that you provide in each case will vary. In some cases, you may be able to provide Personal Information via email or free text boxes, such as when contacting the ToL-AI Health Research Analyst to request further information.

We may ask you to create a username and password that should only be known to you. When providing information, please provide only relevant information and do not provide unnecessary sensitive information, such as Social Security numbers, or other sensitive personal, medical or financial data unless required for delivery of the Services. The User is not required to provide, submit or share any personally identifiable information and/or direct identifiers of the User in order to use the Website and/or the Services and/or the Data (including, without limitation, the AI-generated report and/or the Second opinion), except for the information required for creating an account on the Website. Additionally, individually identifiable health information shall not be uploaded, shared and/or provided to the ToL-AI Health Research Analyst and/or the Medical Expert, any and all direct identifiers of the User, such as name, address, or any other details that could identify an individual, should be removed before such information submitted to the Website and/or sharing with the Medical Expert.

Information you provide to us includes, without limitation the following:

Personal Information

You are not obligated to create an account on the Website in order to access or use the Website and/or the Data. However, some Services are only available to the Users who are eligible to and have created an account on the Website and/or have subscribed to the Services (the “Registered Users”).

The ToL-AI Health Research Analyst requires the Registered Users and/or Users requesting the Second opinion as defined in the Terms of Use to provide the ToL-AI Health Research Analyst with certain information that personally identifies you, including but not limited to your email address (the “Personal Information”).

Personal Information includes the following categories of information: (1) Contact Data (such as your e-mail address, the ToL-AI Health Research Analyst account password); (2) Demographic Data (such as your gender, age, your date of birth); (4) Medical Data (such as any medical information you choose to share with us).

We will collect your Personal Information only if you voluntarily submit such information to us. You can always refuse to supply such personal identification information, except that it may prevent you from engaging in certain Website-related activities, including but not limited to requesting and/or receiving the Services.

Medical Records

We will collect your Medical Information only if you voluntarily submit such information to us. You can always refuse to supply such information, except that it may prevent you from engaging in certain Website-related activities, including but not limited to requesting and/or receiving the Services.

Other Information

We also collect other information, some of which may be Personal Information and/or Medical Information that you voluntarily provide to us when you choose to use some of the Website's interactive tools and Services, such as searching for the Medical Experts, the information you provide voluntarily in free-form text boxes on the Website and through responses to surveys, questionnaires and the like.

We recommend you remove all information that could directly identify you. This includes your name, address, contact information, social security number, medical record number, and any other personal identifiers. If you need to share a medical report or other documents, ensure that all personal identifiers are redacted. This can be done by blacking out the information or using an online tool to remove it.

Payment Data

You are not required to enter your credit card information unless and until you decide to continue with a paid subscription to our Services or for receiving a Second opinion. In order to process your payment Information, we use PCI-compliant third-party processors, which collect payment information on our behalf in order to complete transactions.

This information is processed by our payment service provider and we receive a confirmation of payment, which we then associate with your Account Information and any relevant transactions. While our administrators are able to view and track actual transactions via customer portals, we do not have access to, or process, your credit card information.

In the case of corporate Customers, other payment methods (e.g. wire transfer) may be availed to you. In the case of corporate Customers, if we availed of other payment methods, we may request your bank information to process refunds, if any.

Information Provided on Behalf of Children

The ToL-AI Health Research Analyst does not collect information from children under the age of 13 in accordance with the Children's Online Privacy Protection Act ("COPPA") as indicated in this Privacy Policy and the Terms.

Children's Online Privacy Protection Act

COPPA severely restricts what information can be collected from children under the age of 13. For this reason, we do not knowingly allow individuals under the age of 13 to create accounts that allow access to the Services and/or the Website, and children under the age of 13 in the Cayman Islands are prohibited from using the Website. The Website, as well as the Services and/or the data available through the Website (the "Data") are not intended for the Users under the age of 13. If you are under

13 years of age, please do not use or access the Website at any time or in any manner. By using the Website, you affirm that you are over the age of 13.

If you are a parent or guardian and discover that your child under the age of 13, or equivalent minimum age depending on the jurisdiction, has obtained an account on the Website, then you may alert us at the contact information below under "Contact Us", and request that we delete that child's personal information from our systems. If we learn that we have collected the personal information of a child under 13, or equivalent minimum age depending on jurisdiction, outside the above circumstances we will use any such information only to respond directly to that child (or a parent or legal guardian) to inform them that they cannot use the Services and subsequently we will take steps to delete the information as soon as possible, except where prohibited by applicable law.

Use of Collected Information

We may collect and use your personal information for the following purposes:

To provide, analyze and improve the Services. We may request Personal and Medical Information that is necessary for us to provide the AI-generated report, the Second opinion and/or other Services we offer.

To improve customer service. Information you provide helps us respond to your customer service requests and support needs more efficiently.

Processing and completing transactions, including verifying payments, and sending you related information, including purchase confirmations and invoices and important notices.

To improve the Website. We may use feedback you provide to improve the Services and the Website.

To conduct research using your Information, which may be subject to your separate written authorization.

To prevent potentially prohibited or illegal uses and/or activities on and through the Website and otherwise in accordance with the Terms of Use.

To send you information about additional services from us or on behalf of our affiliates.

To contact you when necessary, including to remind you of upcoming or follow-up appointments, and in conjunction with your use of certain Interactive Tools and/or Services

Increasing the number of users who use Website and Services through marketing and advertising.

Sending commercial communications, in line with your communication preferences, about products and services, features, newsletters, offers, promotions, and events.

Carrying out our obligations and enforcing our rights arising from any contracts entered into between you and us, including for billing and collection.

Providing information to regulatory bodies when legally required, and only as outlined in this Privacy Policy.

For any other purposes disclosed to you at the time we collect your information pursuant to your consent, subject to any applicable limitation set forth under HIPAA and the HIPAA NPP.

We may use the Information to customize and tailor your experience on the Website, in emails and in other communications, displaying content that we think you might be interested in and according to your preferences.

Sharing of Information

We share certain categories of Information we collect in the ways described below and in this Privacy Policy:

Authorized third-party vendors and service providers. We may share the Information with third-party vendors and service providers that help us with specialized services, including billing, payment processing, customer service, email deployment, business analytics, marketing (including but not limited to advertising, attribution, deep-linking, direct mail, mobile marketing, optimization and retargeting) advertising, performance monitoring, hosting, and data processing. These third-party vendors and service providers may not use the Information for purposes other than those related to the services they are providing to us.

Medical Experts.

We may share the Information with the Medical Experts chosen by the Registered Users in relation to the Registered Users only by express requested by written or authorized instructions by the latter.

Legal Purposes.

We may disclose the Information to respond to subpoenas, court orders, legal process, law enforcement requests, legal claims or government inquiries; to protect and defend the rights, interests, health, safety, and security of the ToL-AI Health Research Analyst, our affiliates, the Users, the Medical Experts, or the public and/or to enforce the Terms of Use.

Business Transfers. HIPAA permits organizations to transfer PHI in certain circumstances. We can transfer the Information as part of a transfer of the assets of the ToL-AI Health Research Analyst, merger, or consolidation or in the unlikely event of bankruptcy if such transfer is permissible under HIPAA and the HIPAA Notice.

Protected Health Information. We may transfer your PHI as described in the HIPAA Notice and permitted under HIPAA.

With your consent or at your direction. We may share the Information for any other purposes disclosed to you at the time we collect the Information or pursuant to your consent or direction.

We do not sell, trade, or rent your Information to others.

Information Retention

We will only keep your Personal information for as long as it is necessary for the purposes set out in this Privacy Policy unless a longer retention period is required or permitted by applicable law (such as tax, accounting, or other legal requirements).

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize such information, or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

User Choice

You may choose not to provide us with any Personal or Medical information. In such an event, you can still access and use parts of the Website; however, you will not be able to access and use those portions of the Website and/or Services that require your Personal or Medical information. We will not intentionally send you email newsletters and marketing emails unless you consent to receive such marketing information. After you request to receive these emails, you may opt out of them at any time by selecting the “unsubscribe” link at the bottom of each email. If you opt out, you may continue to receive text messages for a short period while ToL-AI Health Research Analyst processes your request, and you may also receive text messages confirming the receipt of your opt-out request. Opting out of receiving operational messages may impact the functionality that the ToL-AI Health Research Analyst provides to you. You may not be able to opt-out from certain operational communication, which is strictly necessary to provide the Services to you, such as payment confirmation emails or password reset requests and other communications of similar nature.

You may be able to refuse or disable cookies by adjusting your web browser settings. Because each web browser is different, please consult the instructions provided by your web browser (typically in the “Help” section).

You may request that we delete your personal information by sending us an email at admin@treeoflife-kyd.com. We will delete such information unless we are required to maintain information in accordance with applicable law.

Your Protected Health Information

You understand that not all Information you share on the Website is subject to legal protection under the Health Insurance Portability and Accountability Act (“HIPAA”).

To the extent that your Personal Information and/or Medical Information constitutes protected health information, as defined in 45 CFR § 160.103 (“Protected Health Information”), we will use and disclose such Protected Health Information only in accordance with HIPAA. Your rights regarding such Protected Health Information include:

Right to access your Protected Health Information. You have the right to review or obtain copies of your Protected Health Information records. Your request to review and/or obtain a copy of your

Protected Health Information records must be made in writing. We may charge a fee for the costs of producing, copying and mailing your requested information, but we will inform you of the cost in advance.

Right to amend your Protected Health Information. If you feel that your Protected Health Information maintained by us is incorrect or incomplete, you may request that we amend the information. Your request must be made in writing and must include the reason you are seeking a change. We may deny your request if, for example, you ask to amend a record that is already accurate and complete. If we deny your request to amend, we will notify you in writing. You then have the right to submit to us a written statement of disagreement and we may rebut that statement.

Right to an accounting of disclosures. You have the right to request an accounting of disclosures we have made of your Protected Health Information. The list will not include our disclosures related to your treatment, our payment or health care operations, or disclosures made to you or with your authorization. The list may also exclude certain other disclosures, such as for national security purposes.

Right to request restrictions on the use and disclosure of your Protected Health Information. You have the right to request that we restrict or limit how we use or disclose your Protected Health Information for treatment, payment or healthcare operations.

Right to receive confidential communications. By using the Website or the Services, you have consented to receive any confidential communications from Us as electronic communications which shall be made and can be accessed through the Website.

Right to receive notification of a breach of your Protected Health Information. In the event of a breach of your Protected Health Information, you have the right to receive notification of such breach. You have consented to receive such notification through an electronic communication through the Website.

Right to a paper copy of this Privacy Policy. You have a right at any time to request a paper copy of this Privacy Policy, even if you had previously agreed to receive an electronic copy.

By visiting, submitting Information to and/or using the Website or any of the Services and to the extent that your Personal Information and/or Medical Information constitutes Protected Health Information, the User and the Main User (where applicable) each (collectively referred to as the "User"):

authorize the ToL-AI Health Research Analyst to store all Personal Information, Medical Information, Records, recordings of Video call, and any other information and/or data that could constitute the User's PHI. The User has the right to view all such information online.

authorize the ToL-AI Health Research Analyst to release certain Personal and/or Medical information, including PHI, to a third party when required by applicable law or court order or to respond to civil subpoenas and/or other legal processes.

authorize the ToL-AI Health Research Analyst to use the Personal Information, Medical Information, Records, and any other information and/or data that could constitute the User's PHI, as needed as determined by the ToL-AI Health Research Analyst in order to provide the Second opinion.

authorize the Second opinion Medical Expert to consult with another physician and disclose the User's Personal Information, Medical Information, Records, and any other information and/or data that could constitute the User's PHI, at the discretion of the Second opinion Medical Expert, in order to provide the Second opinion.

agree and acknowledge the ToL-AI Health Research Analyst may review the User's Personal Information, Medical Information, Records, and Video call recordings from prior to and after the User's interaction with the Website, for, among other purposes, reviewing the quality of Service the User received, reviewing the quality of Service provided by the Medical Expert, as applicable. The ToL-AI Health Research Analyst will take care to minimize personally identifying information in this process. The ToL-AI Health Research Analyst may also use anonymous information gathered, including information from the Patient's Medical Information and Records, to generate conclusions about the healthcare process, particular conditions, and other matters. The ToL-AI Health Research Analyst -KYD, its Medical Experts and researchers may publish this anonymous information in journals, websites and other locations. However, The ToL-AI Health Research Analyst -KYD will not publish the name or any identifying information about the User; the ToL-AI Health Research Analyst -KYD will use only anonymous data for any public purpose.

Medical Experts

Medical Experts and their agents should be particularly aware of their obligations of the User confidentiality, including without limitation their obligations under the Health Insurance Portability and Accountability Act ("HIPAA"), both in communicating with the ToL-AI Health Research Analyst -KYD and in responding to a review of the Services posted on the Website. The ToL-AI Health Research Analyst -KYD does not have, and will not accept, any obligations of confidentiality with respect to any communications other than those expressly stated in this Privacy Policy and the Terms of Use. The ToL-AI Health Research Analyst -KYD Agreements with the Medical Experts, among other things, impose strict Confidentiality obligations on Medical Experts.

Security

The security of your Personal Information and Information is important to us. We follow generally accepted industry standards and adopt appropriate data collection, storage and processing practices, and security measures to protect against unauthorized access, alteration, disclosure, or destruction of your personal information, username, password, transaction information, and data stored on the Website.

Sensitive and private data exchange between you and the Website occurs via using Third-party Websites and Services using security measures, encryption technology and data collection methods as indicated in their privacy policies.

Although we make good faith efforts to store Personal Information and Information in a secure operating environment that is not open to the public, you should understand that there is no such thing as absolute security, and we do not guarantee that there will be no unintended disclosures of your Personal Information and Information. If we become aware that your Personal Information and

Information has been disclosed in a manner not in accordance with this Privacy Policy, we will use reasonable efforts to notify you of the nature and extent of the disclosure (to the extent we know that information) as soon as reasonably possible and as permitted by law.

You have a responsibility, as well, to safeguard your information through the proper use and security of any online credentials used to access your Personal Information, such as a username and password. If you believe your credentials have been compromised, please change your password. Please notify us immediately of any actual or suspected unauthorized use. Please also notify us immediately if your Contact Data is lost, stolen, or used without permission. In such an event, we will remove that Contact Data from your account and update our records accordingly.

Public Information

Any information that you may reveal in a review posting or other online discussion or forum is intentionally open to the public and is not in any way private. You should think carefully before disclosing any personally identifiable information in any public forum. What you have written may be seen and/or collected by third parties and may be used by others in ways we are unable to control or predict.

Third-Party Websites and Social Media

This Privacy Policy is only applicable to the Website, and not to any websites that you may be able to access from the Website or any other website (the "third-party websites"), each of which may have data collection, storage, and use practices and policies that may differ materially from this Privacy Policy. Some websites may have the look and feel of the Website. Please be aware that you may be on a different site and that this Privacy Policy only covers the Website. Should you decide to visit one of these third-party websites, we suggest that you read their privacy policy.

The ToL-AI Health Research Analyst -KYD does not share your personal information with these websites and is not responsible for their privacy practices.

International Users

We maintain and process the Information in the Cayman Islands and in accordance with the laws of the Cayman Islands, which may not provide the same level of protection as the laws in your jurisdiction. By using the Services and providing us with information, you understand and agree that your information may be transferred to and stored on servers located outside your resident jurisdiction and, to the extent you are a resident of a country other than the Cayman Islands, that you consent to the transfer of such data to the Cayman Islands for processing by us in accordance with this Privacy Policy.

Your GDPR Rights

Solely to the extent applicable to us, if you are subject to General Data Protection Regulation (Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016, or "GDPR") the GDPR, you may have certain rights and protections about the collection, sharing, and use of your Personal Information (or "Personal Data" as defined under the GDPR) including as follows:

Right to Access Your Personal Data: You can ask us for a copy of the Personal Data we have about you.

Right to Rectification/Correction: You can also ask us to change, correct, or update your Personal Data in certain cases, especially if it is inaccurate.

Right to Erasure/Right to be Forgotten: You can ask us to stop using or erase all or some of your Personal Data (if we have no legal right to keep using it).

Right to Data Portability: You can ask us for a copy of the Personal Data you provided to us in a commonly used and machine-readable format.

Right to Object or Restrict Processing: You can object to or ask us to restrict processing under certain circumstances.

For the purposes of this Acknowledgment, the ToL-AI Health Research Analyst operates as a data processor

Updates and Changes to Privacy Policy

We reserve the right, at any time, to add to, change, update, or modify this Privacy Policy, so please review it frequently. The updated version will be posted on the Website with an indication of an updated "Revised date" and the updated version will be effective upon posting to the Website unless otherwise specified.

We will also notify you of any changes to this Privacy Policy by posting a respective notice on the Website and by e-mailing you, along with a link to the modified policy so that you can review it if we believe that the changes made to it are material. You acknowledge and agree that it is your responsibility to review this Privacy Policy periodically and become aware of modifications.

If you do not agree to this Privacy Policy partially or in full, your sole remedy is to discontinue your use of the Website and the Services and request deletion or delete your account on the Website (if any) immediately. Your continued use of the Website and/or the Services after the effective date of any such changes shall constitute your affirmative acknowledgment of the Privacy Policy, the modification, and agreement to abide and be bound by this Privacy Policy, as amended.

In all cases, use of the information we collect is subject to the Privacy Policy in effect at the time such information is collected.

Contact us

If you have any questions about this Privacy Policy, the practices of the Website, or your dealings with this Website and/or Services available through this Website, or if you wish to exercise any of the rights described above or to submit a complaint regarding this Privacy Policy, contact us at admin@treeoflife-kyd.com.