

TERMS OF USE

General

By accessing and using the <https://mdl.life> website ("Website"), you agree to the following terms of use as they may be modified or supplemented from time to time (collectively, these "terms"), as well as all applicable laws and regulations. Further, you are agreeing that you are responsible for compliance with any applicable laws.

If you do not agree with any of these terms, you are prohibited from using or accessing this Website (or any information, links or content contained in this Website). Your access to and use of this Website constitutes your acceptance of and agreement to abide by each of these terms including our Privacy Policy which is hereby incorporated in these terms by reference. If you are using our Website on behalf of your organization, that organization accepts these terms.

Modifications

MDL™ Talent Hub ("MDL™", "we", "us" or "our") may revise these terms of service for our Website at any time without notice. By using this Website you are agreeing to be bound by the then current version of these terms of service. If you do not agree to such revised terms you must stop using this Website and any information, links or content contained on this Website. However, we do not make any commitment to update the Website.

Disclaimer

This Website and all information, products and services provided through this Website are provided "as is" and on an "as available" basis without any representations, warranties, promises or guarantees whatsoever of any kind including, without limitation, any representations, warranties, promises or guarantees regarding the accuracy, currency, completeness, adequacy, availability, suitability or operation of this Website, any products or services we may provide through it or the information or material it contains.

MDL™ (and all of its affiliates, agents, employees and officers) disclaims all representations and warranties, whether express, implied or statutory, with regard to the foregoing, including, without limitation: (a) any warranties that this Website, its content and any services or products provided through it are error-free or that defects in this Website, its content or such services or products will be corrected; (b) any warranty with respect to the content, information, data, services, availability, uninterrupted access, or services or products provided through or in connection with this Website; (c) any warranties that this Website or the server that makes it available are free of viruses, worms, trojan horses or other harmful components; (d) any warranties of title or implied warranties of merchantability or fitness for a particular purpose; (e) any warranties that this Website will be compatible with your computer, mobile device or other electronic equipment; and (f) any warranties of non-infringement. The materials and related graphics published on this Website could include technical inaccuracies or typographical errors.

In addition, to the maximum extent permitted by law, we shall not be responsible or liable for:

- (a) the performance of this Website and any fault, delays, interruptions or lack of availability of this Website and any of the services or products provided through this Website, which may

occur due to increased usage of this Website, intermittent failures of this Website or the need for repairs, maintenance or the introduction of new facilities, products or services;

- (b) any matter affecting this Website or any of its content caused by circumstances beyond our reasonable control;
- (c) any loss, liability, cost, expense or damage suffered or incurred arising out of or in connection with any access to or use of this Website or any of its content;
- (d) any information or material on any website operated by a third party which may be accessed from this Website; and
- (e) any reliance on, or decision made on the basis of, information or material shown on or omitted from this Website.

Accuracy of materials

The materials appearing on the Website could include technical, typographical, or photographic errors. We do not warrant that any of the materials on this Website are accurate, complete or current.

Third Party Content

We may display third-party content, advertisements, links, promotions, logos and other materials on our Website (collectively, the "Third-Party Content") for your convenience only. We do not approve of, control, endorse or sponsor any third parties or Third-Party Content, and we make no representations or warranties of any kind regarding such Third-Party Content, including, without limitation, the accuracy, validity, legality, copyright compliance, or decency of such content. Your use of or interactions with any Third-Party Content, and any third party that provides Third-Party Content, are solely between you and such third parties and we are not responsible or liable in any manner for such use or interactions. We are not responsible for any of the content on third party sites linked to our Website nor can it be assumed that we have reviewed or approved of such sites or their content, nor do we warrant that the links to these sites work or are up to date.

User Content

You must ensure that any data or information that you post, upload, provide or submit to us (including without limitation, your name, identity card numbers, passport numbers, email address, IP address, cryptocurrency address, text, code, other personal data or other information and materials) (collectively, your "User Content") are true, accurate, up to date and complete and that any User Content you post, upload, input, provide or submit to us or via our Website do not breach or infringe the intellectual property rights of any third party.

By providing your User Content to us, you grant us, our affiliates and any necessary sub-licensees a royalty free, non-exclusive, worldwide, perpetual, right and permission to use, reproduce, copy, edit, modify, translate, reformat, create derivative works from, distribute, transmit, publicly perform and publicly display your User Content and sub-license such rights to others.

You must immediately update and inform us of any changes to your User Content by contacting us at support@mdl.life, so that we can communicate with you effectively and provide accurate and up to date information to you.

Feedback

If you decide to submit questions, comments, suggestions, ideas, original or creative materials or other information to us (collectively, "Feedback"), you do so on your own accord and not based on any request or solicitation from us. Feedback does not include User Content.

We reserve the right to use Feedback for any purpose at no charge and without compensation to you. Please do not send us Feedback if you expect to be paid or want to continue to own or claim rights to your Feedback.

The purpose of these terms is to avoid potential misunderstandings or disputes if our products, services, business ideas or business strategies might seem similar to ideas submitted to us as Feedback.

Further, if you decide to send us Feedback, you acknowledge and understand that we make no assurances that your Feedback will be treated as confidential or proprietary.

Aggregate Information

We may gather information and statistics collectively about all visitors to this Website which may include the information supplied by you. This information helps us to design and arrange our Web pages in a user-friendly manner and to continually improve our Website to better meet the needs of our Website users. We may share this kind of aggregate data with selected third parties to assist with these purposes. Personal data is processed by us in accordance with our Privacy Policy.

Intellectual Property

The materials contained in this Website are protected by applicable copyright and trademark laws.

The copyright in all materials on this Website, including without limitation the text, data, articles, design, source code, software, photos, images and other information (collectively the "Content"), is held by MDL™ or its licensor.

You agree that the Content may not be copied, reproduced, distributed, republished, displayed, posted or transmitted in any form or by any means, including, but not limited to, electronic, mechanical, photocopying, recording, or otherwise, without our express prior written consent.

You acknowledge that the Content is and shall remain our property. You may not modify, participate in the sale or transfer of, or create derivative works based on any Content, in whole or in part. The use of the Content on any other website, including by linking or framing, or in any networked computer environment for any purpose, is strictly prohibited without our prior written approval.

Nothing in these terms will be construed as conferring to you or any other person any right or license to any patent, trademark, copyright or other proprietary rights of MDL or any third party, whether by estoppel, implication or otherwise.

Acceptable Use Policy

You must only use the content or services provided through this Website for their stated purpose. You must not use this Website to:

- (a) violate any applicable laws or regulations;
- (b) display, upload or transmit material that encourages conduct that may constitute a criminal offence, result in civil liability or otherwise violate or breach any applicable laws or regulations;
- (c) use this Website or links on this Website in any manner that could interfere with, disrupt, negatively affect or inhibit other users from using this Website or links on this Website or that could damage, disable, overburden or impair the functioning of this Website or our servers or any networks connected to any of our servers in any manner;
- (d) publish, post, send, upload, submit, display or disseminate any information or material and/or otherwise make available or engage in any conduct that is unlawful, discriminatory, harassing, libellous, defamatory, abusive, threatening, harmful, offensive, obscene, tortious or otherwise objectionable;
- (e) interfere or violate the legal rights (such as rights of privacy and publicity) of others or violate others use or enjoyment of this Website;
- (f) violate, infringe or misappropriate any intellectual or industrial property right of any person (such as copyright, trademarks, patents, or trade secrets, or other proprietary rights of any party) or commit a tort;
- (g) mislead or deceive us, our representatives and any third parties who may rely on the information provided by you, by providing inaccurate or false information, which includes omissions of information;
- (h) upload files that contain viruses, trojan horses, worms, time bombs, cancelbots, corrupted files, or any other similar software or programs that may damage the operation of any person's computer or property;
- (i) disguise the origin of any material transmitted through the services provided by this Website (whether by forging message/packet headers or otherwise manipulating normal identification information);
- (j) harvest or otherwise collect, whether aggregated or otherwise, data about others including e-mail addresses and/or distribute or sell such data in any manner;
- (k) send, upload, display or disseminate or otherwise make available material containing or associated with spam, junk mail, advertising for pyramid schemes, chain letters, virus warnings (without first confirming the authenticity of the warning), or any other form of unauthorised advertising or promotional material;
- (l) attempt to gain unauthorized access to any services or products, other accounts, computer systems, or networks connected to any of our servers through hacking, password mining, or any other means;
- (m) access any content, area or functionality of this Website that you are prohibited or restricted from accessing or attempt to bypass or circumvent measures employed to prevent or limit your access to any content, area or functionality of this Website;

- (n) obtain unauthorised access to or interfere with the performance of the servers which host this Website or provide the services on this Website or any servers on any associated networks or otherwise fail to comply with any policies or procedures relating to the use of those servers;
- (o) obtain or attempt to obtain any materials or information through any means not intentionally made available through this Website or its services;
- (p) use any part of this Website other than for its intended purpose; or
- (q) use this Website to engage in or promote any activity that violates these terms.

Suspension and termination

If we have reason to believe that there is likely to be a breach of security, breach or misuse of our Website or if you breach any of your obligations under these terms or the Privacy Policy, we may suspend and/or terminate your use of this Website at any time and for any reason.

Indemnification

To the fullest extent permitted by applicable law, you will indemnify, defend and hold harmless us and our respective past, present and future employees, officers, directors, contractors, consultants, equity holders, suppliers, vendors, service providers, affiliates, agents, representatives, predecessors, successors and assigns from and against all claims, damages, liabilities, losses, costs and expenses (including attorneys' fees) that arise from or relate to: (i) your access to or use of our Website, products or services; (ii) your User Content; (iii) any feedback you provide; and/or (iv) your violation of these terms.

We reserve the right to exercise sole control over the defence, at your expense, of any claim subject to indemnification pursuant to these terms. This indemnity is in addition to, and not in lieu of, any other indemnities set forth in a written agreement between yourself and us.

Limitation of liability

In no event shall we be responsible or liable for any claims, damages, liabilities, losses, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special (including damages for loss of business, revenues, profits, data, use, goodwill or other intangible losses) regardless of whether the we have been advised of the possibility of such damages, liabilities, losses, costs or expenses, arising out of or in connection with: (a) the use or performance of this Website; (b) any provision of or failure to provide this Website or its services (including without limitation any links on this Website); (c) any information available from this Website; (d) any conduct or content of any third party; (e) unauthorized access, use or alteration of the transmission of data or content to or from us; or (f) the failure to receive in any way the transmission of any data, content, funds or property from you.

Governing law

These terms and conditions are governed by and construed in accordance with the laws of Singapore and you irrevocably submit to the exclusive jurisdiction of the courts in Singapore.

If you do not comply with these terms, and we don't take action right away, this doesn't mean that we are giving up any rights that we may have (such as taking action in the future).

If it turns out that a particular term is not enforceable, the term will be modified such that it is enforceable and this will not affect any of the other terms.

If you have any questions regarding these terms, please contact us at support@mdl.life

Dated: 12 November, 2018