

## Terms of Use

### Introduction

The registration, access and use to/of the Singleview Open Banking API Portal website at onesingleview.com including the pertinent tools and applications, as made available by UMG Alholol Trading Co. from time to time in its discretion (the "Open Banking API", "Singleview Open Banking API Portal", "Singleview Open Banking API Platform", "API Platform", API Portal") is subject to the following Terms of Use (the "Terms of Use"). "Singleview" in the context of these Terms of Use means UMG Alholol Trading Co., Riyadh, KSA. UMG Alholol Trading Co. may at any time alter these Terms of Use without prior notice by publishing new or amended Terms of Use on the Singleview Open Banking API Portal.

### 1. Your Registration to the Singleview Open Banking API Portal

- a. The Singleview Open Banking API Portal is a discretionary offer by Singleview. You must register through the website at onesingleview.com or through email to info@onesingleview.com for access. Singleview reserves the right to approve registration demands and may reject your application in its discretion without the need to provide any reasons. You agree that you will disclose to Singleview any actual or potential conflicts of interest with respect to your registration (e.g., if you are already working for, or are affiliated with, a Singleview competitor or other financial institution).
- b. Any information that you provide in connection with your registration must be correct and complete, and you are responsible for maintaining such information up-to-date and accurate throughout the term of your registration. Upon successful registration, you may be provided with access credential, passwords, and other account information (the "Credentials"). The Credentials are, and will remain, the property of Singleview and you are granted a nontransferable license to use the Credentials for the sole purpose of participating in the Singleview Open Banking API Portal. You must keep the Credentials confidential and may not sell, transfer, sublicense, or otherwise disclose your Credentials to any other person or for any other purpose.

### 2. Rules governing your use of the Singleview Open Banking API Portal

- a. You are responsible for all activities that occur under usage of your Credentials, regardless whether undertaken by you or someone else. You are obliged to comply with all legal requirements and refrain from creating content that is unlawful or otherwise objectionable, or any content that may be construed as such. Any activity on the Singleview Open Banking API Portal or in connection therewith must at all times be in compliance with the Singleview Code of Business Conduct and Ethics, which can be found here.
- b. You are prohibited from, and you will not engage, in any of the following activities:
  - I. reverse engineer, disassemble, reconstruct, or decompile any object code of the Singleview Open Banking API Platform, any Singleview test data, the Singleview API or any other data provided by Singleview in connection with the Singleview Open Banking API Portal;
  - II. attempt unauthorized access to, or use of, Singleview's services or systems;
  - III. damage, disrupt, or otherwise negatively affect the operation of Singleview's services or systems;
  - IV. engage in any activity that prevents any other user from using the Singleview platform;
  - V. use any robot, spider, site search or other application to retrieve or index Singleview content,
  - vi. collect information about other users and
  - VII. introduce any viruses or other malicious code.

### 3. Interaction with you governing your use of the Developer Portal

- a. The Developer Portal pursues the goal of interacting with you to validate the reasons for certain access procedures within the portal and to achieve a steady improvement within the scope of the simulation for the programming or API development. We reserve the right to contact you on the basis of your stated data.

### 4. Intellectual Property Rights

- a. The Singleview Open Banking API is and remains the property of Singleview and is protected by applicable intellectual property laws. Singleview grants you, upon successful registration, a limited, non-exclusive, non-transferable, revocable and non-sublicensable right to use the Open Banking API Portal for the term of your registration to the extent necessary and for the sole purpose of participating in the Singleview Open Banking API in accordance with, and within the scope of, these Terms of Use.
- b. You grant to Singleview a limited and non-exclusive right to use the object code and other content that you upload, or that you program, on the Singleview Open Banking API Portal to the extent necessary and for the sole purpose for Singleview to operate the API Portal. You warrant that you have the intellectual property rights in any content uploaded to, or programmed on, the API Portal by you and that such content does not violate or infringe the intellectual property rights of any third party. You remain solely responsible for any such content, and Singleview disclaims any and all liability for such content. You shall indemnify and hold harmless Singleview from any costs or damages suffered by Singleview as a result of a third party bringing or threatening any claim or action against Singleview on the grounds that such content or any other material provided or used by you in connection with the API Portal infringes the intellectual property rights or other rights of any third party.
- c. If Singleview is interested in the content that you have created on the API Portal, Singleview may contact you in its discretion and Singleview may suggest additional provisions for further evaluation of your content.

### 5. Information; Confidentiality

- a. The information provided on the Singleview Open Banking API platform or in connection therewith shall not constitute any investment, legal or tax advice. Any opinions are subject to change without notice. Opinions expressed may differ from estimates represented in other documents published by Singleview. Comments are provided for informational purposes only and are given without any obligation, contractual or otherwise. No guarantee is offered as to the accuracy, completeness or appropriateness of the information or estimates relating to the Portal or in connection therewith.
- b. If and insofar you gain knowledge of or receive confidential information in connection with the Singleview Open Banking API platform, you must treat such information with strict confidentiality and you may not disclose the same to third parties. "Confidential Information" here refers to all Singleview information labelled confidential or which would be treated as confidential by any reasonable third party. You agree to protect such information from unauthorized access and to treat it with the same care with which you would treat your own confidential commercial information. This duty of confidentiality shall continue to apply from the moment your registration to the Singleview Open Banking API platform ceases.



**6. Termination of your Registration**

- a. Singleview may terminate your registration and access to the Singleview Open Banking API platform and the Singleview Content at any time without prior notice. Your registration will automatically terminate if you breach any of these Terms of Use. Upon termination, any rights which are granted to you under these Terms of Use will automatically cease.

**7. No Warranties; Limitation of Liability**

- a. The Singleview Open Banking API platform and the Singleview Content are provided "as is", and use of the Singleview Open Banking API platform is entirely on your own risk. Singleview disclaims all warranties and does in particular not provide any warranty in respect to the Singleview Open Banking API platform as being error free, with respect to its availability or accuracy. Singleview shall only be liable to you for intent and gross

negligence. Liability for ordinary negligence is excluded. This shall not apply to any injury to life, limb or health or if such exclusion would contravene applicable law. Singleview is not liable for damage caused by third parties. In the case your registration is terminated, Singleview shall not be held liable for any damages incurred by the Participant.

**8. Miscellaneous**

- a. Should any provision of these Terms of Use be or become invalid, the validity of the Terms of Use as a whole shall remain unaffected. The invalid provision must be replaced by a valid provision within the context of the remaining contractual interpretation which corresponds to the economic intent and purpose of these rules as a whole. For companies or in case if you are a merchant, the place of jurisdiction shall be Riyadh, KSA. These Terms of Use are subject to law of KSA.

**Singleview**

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