

Settliq Terms of Service

Last updated: October 2025 Company: Settliq Pte. Ltd. (Singapore) Contact: help@settliq.com

1. **Introduction** Welcome to Settliq. These Terms of Service ("Terms") govern your access to and use of Settliq's website, applications, and related services (collectively, the "Services"). By using the Services, you agree to these Terms. If you do not agree, you must stop using the Services immediately. Settliq provides software tools to help users automatically generate VAT/GST-compliant invoices from on-chain wallet transactions, synchronize financial data, and integrate with traditional accounting systems.

2. **Eligibility** You must be at least 18 years old and capable of entering into legally binding agreements. If you use the Services on behalf of a company or organization, you represent that you are authorized to bind that entity to these Terms.

3. **Account Registration** To access certain features, you may be required to create an account. You are responsible for safeguarding your login credentials and for all activities under your account. Settliq is not liable for unauthorized use resulting from your failure to maintain account security.

4. **Acceptable Use** You agree to use the Services only for lawful purposes and in compliance with all applicable laws, including tax, accounting, and anti-money-laundering regulations. You must not: Access or attempt to access systems not intended for you; Reverse-engineer, decompile, or modify the Services; Use automated scripts or bots that overload or disrupt the platform; Use the Services in a manner that violates any local or international law. Settliq reserves the right to suspend or terminate your access if misuse or suspicious activity is detected.

5. **Fees and Payments** Some features may require payment. All fees are non-refundable unless otherwise required by applicable law. Settliq may modify pricing or introduce new charges with reasonable notice. Payments are processed by secure third-party providers; you agree to comply with their terms and privacy policies.

6. **Data Accuracy and Tax Responsibility** Settliq provides automated tools for invoice generation and tax calculation. However, Settliq is not a tax advisor. You are solely responsible for ensuring that any tax calculations, classifications, or invoice outputs comply with the regulations applicable in your jurisdiction.

7. **Intellectual Property** All intellectual property rights related to the Services—including source code, documentation, graphics, and the Settliq name and logo—are owned by Settliq Pte. Ltd. You may not copy, modify, or distribute any part of the Services without written permission.

8. **Service Availability and Modifications** Settliq may, at its discretion, update, suspend, or discontinue parts of the Services to maintain or improve performance. We will provide reasonable notice for significant changes whenever practicable.

9. **Limitation of Liability** To the fullest extent permitted by law, Settliq shall not be liable for any indirect, incidental, or consequential damages arising from the use or inability to use the Services, including loss

of data, inaccurate tax outputs, or interruption of operations.

10. Disclaimer of Warranties The Services are provided “as is” and “as available”, without warranties of any kind, express or implied, including but not limited to merchantability, fitness for a particular purpose, or non-infringement.

11. Termination You may discontinue use of the Services at any time. SettlIQ may suspend or terminate your account without notice if you breach these Terms. Sections on limitation of liability, intellectual property, and governing law shall survive termination.

12. Governing Law and Dispute Resolution These Terms are governed by the laws of the Republic of Singapore, without regard to its conflict-of-law rules. Any disputes shall be resolved exclusively in the courts of Singapore.

13. Contact If you have questions about these Terms, please contact: help@settlq.com

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