

# END USER LICENSE AGREEMENT

This End User License Agreement is a legal contract between you (either an individual or a legal entity) and CreditForce ("Provider") for the use of the ORIGIN system, also referred to in this agreement as Software.

BY INSTALLING, COPYING, OR USING ORIGIN, YOU AGREE TO ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, DO NOT INSTALL, COPY, OR USE ORIGIN.

## 1. GRANT OF LICENSE

CreditForce grants you a limited, non-exclusive, non-transferable, and revocable license to install and use ORIGIN according to the terms of this LICENSE AGREEMENT. This license does not constitute a sale of ORIGIN or any copy thereof; CreditForce and its licensors retain all rights, title, and interest in ORIGIN.

1.2 Scope of the License: The license granted by this LICENSE AGREEMENT is limited to the use of ORIGIN for its intended purpose and does not include: - The right to distribute, rent, lease, lend, sell, sublicense, or otherwise transfer ORIGIN to third parties. - The right to use ORIGIN to provide services to third parties (e.g., as part of a credit bureau or data processing service).

1.3 Backup Copies: You may make a copy of ORIGIN solely for backup or archival purposes, provided that the backup copy includes all original Software proprietary notices. All copies of the Software are subject to the terms and conditions of this LICENSE AGREEMENT.

1.5 Updates and Upgrades: CreditForce may provide you with updates or upgrades to the Software. Such updates or upgrades will be subject to the terms of this LICENSE AGREEMENT, unless accompanied by a separate agreement. CreditForce reserves the right to modify or discontinue the Software, temporarily or permanently, with or without notice.

1.6 Additional Terms for Evaluation License: If the Software is provided under an evaluation or trial license, the use of ORIGIN is limited to a specified evaluation period from the date of installation. During the evaluation period, the Software may have limited functionality, and you may not use the Software for commercial purposes. At the end of the evaluation period, you must uninstall the Software or purchase a full license.

1.7 License Transfer: You may not transfer the rights and obligations under this license to any third party without the prior written consent of CreditForce. Any attempt to transfer in violation of this provision shall be null and void.

1.9 Termination: This license is effective until terminated. Your rights under this license will automatically terminate without notice from CreditForce if you breach any term of this LICENSE AGREEMENT. Upon termination of this license, you must cease using the Software and destroy all copies of it, whether complete or partial, including backup copies. Causes for termination of this LICENSE AGREEMENT include, but are not limited to: - Unauthorized use of the Software in violation of specified usage restrictions. - Violation of CreditForce's intellectual property rights. - Modification, decompilation, disassembly, or reverse engineering of the Software. - Distribution, rental, lease, loan, sale, sublicense, or transfer of the Software to third parties without authorization. - Use of the Software for commercial purposes without acquiring the appropriate license. - Use of the Software in violation of applicable laws and regulations.

## 2. INTELLECTUAL PROPERTY RIGHTS

ORIGIN is owned by CreditForce and is protected by copyright laws and other intellectual property laws. You do not acquire any ownership rights to ORIGIN under this LICENSE AGREEMENT.

2.1 Ownership of the Software: All content included in ORIGIN, such as text, graphics, logos, button icons, images, audio clips, digital downloads, and data compilations, as well as the design and structure of ORIGIN, are the exclusive property of CreditForce, its licensors, or its content providers. All these elements are protected by national and international copyright laws.

2.2 Trademarks: The trademarks, logos, trade names, and any other intellectual property of CreditForce displayed as part of ORIGIN are registered and unregistered trademarks of CreditForce. You do not have any rights or license to use these trademarks without the prior written consent of CreditForce.

2.3 Limited License: Subject to the terms and conditions of this LICENSE AGREEMENT, CreditForce grants you a limited, non-exclusive, non-transferable, and revocable license to use ORIGIN. This license does not include any right to resell or commercially use ORIGIN or its contents; any ORIGINion and use of any product listings, descriptions, or prices; any derivative use of ORIGIN or its contents; any downloading or copying of account information for the benefit of another merchant; or any use of data mining, robots, or similar data gathering and

extraction tools, which are strictly prohibited and protected under local, national, and international copyright and intellectual property laws.

2.4 Usage Restrictions: You may not copy, reproduce, modify, create derivative works of, distribute, publicly display, publicly perform, republish, download, store, or transmit any material from ORIGIN in any format or medium, except as expressly permitted by this LICENSE AGREEMENT. You may not modify, adapt, translate, decompile, reverse engineer, disassemble, or otherwise reduce ORIGIN to a human-readable or machine-perceivable form.

2.5 Rights Protection: CreditForce reserves all rights not expressly granted in this LICENSE AGREEMENT. Any use of ORIGIN that is not expressly permitted by this LICENSE AGREEMENT constitutes a violation of this agreement and may infringe copyright laws, trademarks, and other laws.

2. Comments and Suggestions: Any comments, suggestions, or ideas you provide to CreditForce regarding ORIGIN will be non-confidential, and CreditForce will have the right to use and distribute these comments, suggestions, or ideas without restriction and without compensation to you.

2.7 Third Party Rights: ORIGIN may contain software, components, and materials from third parties that are subject to third-party licenses. You agree to comply with the terms of those additional third-party licenses. The ownership of intellectual property rights in ORIGIN from third parties, components, and materials remains with their respective owners.

### 3. RESTRICTIONS ON USE

You may not:

- Modify, translate, decompile, reverse engineer, disassemble, or create derivative works from ORIGIN.
- Rent, lease, lend, sell, sublicense, distribute, transmit, or otherwise transfer ORIGIN to third parties.
- Circumvent, disable, or interfere with any security features of ORIGIN.
- Use ORIGIN in a way that violates any local, state, national, or international law.
- Use ORIGIN to develop a competitive product or service that attempts to replicate ORIGIN's features, functions, or graphics.
- Transfer, assign, or sublicense your rights under this LICENSE AGREEMENT to any other person or entity within your organization, state, country, or internationally.

- Use ORIGIN to upload, store, publish, send, or transmit any content that is illegal, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically, or otherwise objectionable.
- Use ORIGIN for any illegal or unauthorized purpose, or to promote any illegal activity.
- Use ORIGIN in a manner that could damage, disable, overburden, or impair CreditForce's servers or networks connected to ORIGIN.
- Use ORIGIN to gather or store personal data about other users without their explicit consent.
- Circumvent, evade, remove, disable, alter, or interfere with any technological measures implemented by CreditForce to protect ORIGIN.
- Allow third parties to access or use ORIGIN on their behalf without the prior written consent of CreditForce.
- Use ORIGIN for data mining, scraping, data ORIGINion, or any other similar data gathering activity.
- Conduct vulnerability testing or security analysis on ORIGIN without the prior written authorization of CreditForce.

## 4. UPDATES AND IMPROVEMENTS

CreditForce may, at its discretion, provide updates and improvements to ORIGIN. These updates and improvements will be subject to the terms of this LICENSE AGREEMENT, and any separately agreed-upon agreements between the parties involved.

## 5. LIMITED WARRANTY

This warranty is limited to the basic functionality of the Software and does not cover issues resulting from unauthorized modifications, misuse, accidents, negligence, or incorrect installation of the Software. ORIGIN is provided "as is" without any warranties of any kind. To the maximum extent permitted by applicable law, CreditForce disclaims all warranties, whether express, implied, or statutory, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

## 6. LIMITATION OF LIABILITY

In no event shall CreditForce be liable for any special, incidental, indirect, or consequential damages, including but not limited to loss of data, service interruption, loss of profits, or any other financial or business loss arising from the

use or inability to use ORIGIN, even if CreditForce has been advised of the possibility of such damages.

## 7. TERMINATION

This LICENSE AGREEMENT is effective until terminated. You may terminate it at any time by destroying all copies of ORIGIN. This LICENSE AGREEMENT will also terminate if you breach any of its terms or restrictions of use. Upon termination, you must destroy all copies of ORIGIN.

## 8. APPLICABLE LAW AND JURISDICTION

This LICENSE AGREEMENT shall be governed by and construed in accordance with the laws of the country where CreditForce is located, without regard to its conflict of law principles. Any dispute arising out of or in connection with this LICENSE AGREEMENT shall be exclusively resolved by the competent courts in such jurisdiction.

## 9. GENERAL PROVISIONS

If any provision of this LICENSE AGREEMENT is deemed invalid or unenforceable, the remaining provisions shall remain in full force and effect. This LICENSE AGREEMENT constitutes the entire agreement between you and CreditForce regarding ORIGIN and supersedes all prior or contemporaneous agreements, representations, and understandings, whether oral or written.

If you have any questions regarding this LICENSE AGREEMENT, please contact CreditForce at [soporte@credit-force.com](mailto:soporte@credit-force.com).

BY INSTALLING, COPYING, OR USING ORIGIN, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTOOD THIS LICENSE AGREEMENT AND AGREE TO BE BOUND BY ITS TERMS.