

SWC Smart

TERMS OF SERVICE

— v3 FINAL · INLD LIMITED

Revised: April 2025

Effective upon acceptance during registration

⚠ PLEASE READ THIS AGREEMENT CAREFULLY. BY REGISTERING AND CHECKING THE "I ACCEPT THE TERMS" BOX, YOU ARE ENTERING INTO A LEGALLY BINDING AGREEMENT WITH INLD LIMITED. IF YOU DO NOT AGREE, DO NOT REGISTER.

1. GENERAL

1.1. Parties to the Agreement

This Terms of Service (hereinafter referred to as the “Agreement” or “Terms of Service”) governs the relationship between INLD LIMITED, a company registered in England and Wales, United Kingdom, company number 12040493, with its registered office at Redhill Marina, Ratcliffe-On-Soar, Nottingham, England, NG11 0EB, trading as “SWC Smart” (hereinafter referred to as the “Company,” “we”), and any individual (hereinafter referred to as the “User,” “you”) who registers on or uses the SWC Smart platform.

1.2. Subject Matter of the Agreement

The Company provides access to the SWC Smart training platform (hereinafter referred to as the “Platform”) at swcsmart.com and its subdomains. The platform offers informational and educational materials on leadership, team building, and development in network marketing. The services are provided for informational purposes only. The Company is not a financial institution, an investment platform, a payment institution, or a provider of regulated financial services. The platform does not provide financial advice, investment recommendations, or asset management services. The Company is not a licensed educational institution and does not issue state-recognized diplomas, certificates, or other official documents — neither in the UK, nor in the CIS countries, nor in Vietnam. The Platform's certificates are for informational purposes only.

1.3. Acceptance of the Agreement

This Agreement becomes effective when the User checks the box “I have read and accept the terms and conditions” during registration. This constitutes full and unconditional acceptance, equivalent to a signed agreement. If the User does not agree, they should not register or use the Platform.

1.4. Language and Priority

This Agreement is drafted in the English language. The English version shall prevail to the extent permitted by applicable law. Translations into Russian and Vietnamese are provided for convenience and accessibility. Nothing in this clause limits any mandatory consumer protection rights, including requirements for transparency, fairness, clarity or language accessibility under applicable local law.

This Agreement is written in English. The English version shall prevail to the extent permitted by law. Translations into Russian and Vietnamese are provided solely for convenience and accessibility. Nothing in this clause limits consumers' statutory rights, including requirements regarding transparency, fairness, and accessibility of terms and conditions under applicable local law.

1.5. Applicable Law and Jurisdiction

This Agreement is governed by the laws of England and Wales. The Parties agree to the jurisdiction of the courts of England and Wales, unless binding legislation of the User's country provide otherwise. Mandatory consumer rights are not subject to any restrictions.

1.6. Document Hierarchy

In the event of any contradictions between the platform's documents, the following order of precedence applies:

1. This Terms of Service.
2. Privacy Policy: <https://swcsmart.com/legal/privacy-policy>
3. Refund Policy: <https://swcsmart.com/legal/refund-policy> — takes precedence over this Agreement with respect to refund terms.
4. Cookies Policy: <https://swcsmart.com/legal/cookie-policy>
5. Referral Program Terms and Conditions (upon launch): <https://swcsmart.com/legal/referral>

2. DISCLOSURE OF INFORMATION ABOUT THE COMPANY AND THE PROCEDURE FOR ENTERING INTO A CONTRACT

In accordance with Electronic Commerce (EC Directive) Regulations 2002 (SI 2002/2013):

2.1. Company Information

- Full legal name: INLD LIMITED
- Trade name: SWC Smart
- Registration number: 12040493 (Companies House, England and Wales)
- Address: Redhill Marina, Ratcliffe-On-Soar, Nottingham, England, NG11 0EB
- Email: support@swcsmart.com
- Web: <https://swcsmart.com>
- VAT/GST: Applicable sales taxes vary by the User's country and are displayed on the checkout page, if applicable.

2.2. Procedure for Entering into a Contract

6. Registration on the Platform, Acceptance of the Agreement.

7. Selecting a course, clicking "Buy."
8. Order verification (name, price, payment method). Errors can be corrected before confirmation.
9. Confirmation and Payment.
10. Once payment is confirmed — an email notification and immediate access to the course. The contract is deemed to have been concluded and performed.

The text of the Agreement is available at: <https://swcsmart.com/legal/terms>

2.3. Complaint Procedure

Complaints shall be sent to: legal@swcsmart.com, with the subject line "Complaint — [description]". Confirmation: 3 business days; response: 10 business days (up to 15 if necessary). In case of dissatisfaction — ADR or court (section 16).

2.4. Third-party Payment Services

Card payments are processed by third-party PSPs in accordance with their terms and conditions. The Company does not store card data and is not responsible for the actions of PSPs beyond its control.

3. DEFINITIONS

- "Platform" means the "SWC Smart" LMS system available at swcsmart.com and its subdomains.
- "User" means a natural person who has accepted the Agreement.
- "Participant" means a user who has purchased the course.
- "Curator" means a user with extended privileges assigned by the Company.
- "Administrator" means an employee or authorized representative of the Company.
- "Personal Account (PA)" means the personal section of the Platform accessible after logging in.
- "Course" means an information product purchased for a one-time charge.
- "Content" means all materials on the Platform, including translations, webinars, recordings, and assignments.
- "User-Generated Content" (UGC) means any materials created or uploaded by a User: assignments, posts, comments, answers to questions, and recordings of webinar participation.
- "Referral reward" means a cash payment for referring new Users in accordance with the terms of the Referral Program.
- "Sanctioned person" means a person listed on the UK OFSI, EU, or OFAC sanctions lists.
- "Sanctioned territories" are Crimea, Donetsk, Luhansk, Kherson, Zaporizhzhia, North Korea, Iran, Syria, and others as defined by current UK, EU, and US sanctions legislation.
- "Force majeure" means the circumstances beyond the reasonable control of the Parties: sanctions, actions by government authorities, technical failures of infrastructure, and military operations.

4. REGISTRATION AND ACCOUNT

4.1. Requirements

- At least 18 years old.
- Accurate and complete information upon registration.
- Not be a Sanctioned Person, nor be located in a Sanctioned Territory.
- It is the User's responsibility to ensure that the use of the Platform is legal in their country.

4.2. Account Security

Responsibility for the confidentiality of login credentials and all actions taken under the account. If you suspect unauthorized access, please contact support@swcsmart.com immediately.

4.3. One account. No Transfer

This account is personal and non-transferable. Multiple accounts, as well as the sale or transfer of accounts, are prohibited and will result in a blocking.

4.4. No Assignment of Rights

The user may not assign rights under the Agreement without the Company's written consent. The Company is entitled to reorganize with 30 days' notice.

5. USER ROLES

5.1. Participant

Basic Role. You are entitled to purchase Courses, gain immediate access, view the Content for personal, non-commercial purposes, receive certificates, and participate in the Referral Program.

5.2. Curator

An advanced role assigned by the Administrator. Is entitled to assist participants, review assignments, and monitor their group's progress. Shall maintain the confidentiality of User data and Content.

5.3. No Agency / No Partnership

The Curator is a user of the Platform and, under no circumstances, is an employee, agent, partner, or representative of the Company without a separate written agreement. The Curator is not authorized to enter into contracts on behalf of the Company or to give third parties the impression that an employment or agency relationship exists with the Company.

5.4. Administrator

Role for Company employees. Authority under internal regulations.

6. PURCHASE OF COURSES AND ACCESS TO CONTENT

6.1. Payment Model

One-time payment for each course. Prices are listed on the Course page.

6.2. Access and Waiver of the Cooling-Off Period

Access is granted automatically once payment is confirmed.

IMPORTANT: Upon purchase, the User: (1) expressly requests immediate performance of the contract before the expiration of the 14-day cooling-off period; and (2) acknowledges that once access to the digital content is provided, the right of withdrawal is lost pursuant to Regulation 37 of the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 and Section 36 (4) of the Consumer Rights Act 2015. This consent shall be confirmed by a separate checkbox on the checkout page. / By completing the purchase and ticking the separate confirmation checkbox, you expressly request immediate performance and acknowledge that you lose your right of withdrawal once performance has begun, under Regulation 37 of the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 and Section 36(4) of the Consumer Rights Act 2015.

6.3. Access Period

Indefinite, provided the Agreement is complied with. If the Platform is shut down, a 30-day notice will be provided.

6.4. Restrictions on Use and Prohibition of Unauthorized Recording

This content is intended solely for personal, non-commercial use. Copying, distribution, resale, and access by third parties are prohibited.

User is prohibited from:

- recording (screen recording, audio recording, screen photo) webinars, workshops, live sessions and other events of the Platform without the written permission of the Company;
- sharing recordings of events with third parties or posting them on social media or other platforms;
- using the records for commercial or competitive purposes.

Violation of the recording prohibition is a gross violation of the Agreement and the intellectual property rights of the Company and entails the immediate blocking of the account.

Where the Company records webinars, group sessions or live events, Users will be informed before or at the start of the session. By attending a recorded session after such notice, the User acknowledges that their name, voice, image, chat messages or participation may be captured to the extent necessary for providing the Platform services. The User has the right not to participate in the recorded element, to disable their camera and microphone, or to refrain from sending chat messages. Such recordings are subject to the Privacy Policy and will not be shared publicly without separate consent.

Там, где Компания сама ведёт запись вебинаров, живых сессий или групповых мероприятий, Пользователи уведомляются до начала или в его начале. Участвуя в записываемой сессии после такого уведомления, Пользователь подтверждает, что его имя, голос, изображение, сообщения в чате или участие могут быть зафиксированы в той мере, которая необходима для оказания услуг Платформы.

Пользователь вправе не участвовать в записываемой части мероприятия, отключить камеру и микрофон или не направлять сообщения в чат. Такие записи регулируются Политикой конфиденциальности и не публикуются без отдельного согласия.

7. PAYMENT

7.1. Payment Methods

Bank cards via PSP; cryptocurrencies via a crypto merchant. Card data is not stored.

7.2. Prices and Taxes

Prices on the Platform. VAT/GST is displayed during checkout, if applicable. Tax obligations are the User's responsibility.

7.3. Cryptocurrency Payments, AML/KYC, and Regulatory Compliance

When paying with cryptocurrency, the User agrees that:

- transactions are irreversible once confirmed by the network;
- the exchange rate is fixed in at the time the payment request is created;
- the User is responsible for paying the network fees (gas fees);
- delays caused by technical issues with the blockchain are beyond the Company's control.

The Company accepts cryptocurrency solely as a means of payment for its educational digital content. The Company does not provide cryptoasset exchange, custody, brokerage, dealing, portfolio management or any other regulated cryptoasset activity. The Company has assessed its cryptocurrency payment functionality and currently does not consider that it requires registration or authorisation with the FCA as a cryptoasset business under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (as amended), subject to the nature of the payment flow and applicable regulatory guidance remaining unchanged. The Company maintains robust AML/CTF, sanctions screening and wallet screening procedures in accordance with all applicable UK legislation. The Company reserves the right to suspend or terminate cryptocurrency functionality immediately and without notice if required to maintain regulatory compliance or in response to changes in applicable law or regulatory guidance. Full details of the Company's AML and cryptocurrency procedures are available upon reasonable written request to: legal@swcsmart.com

Компания принимает криптовалюту исключительно как способ оплаты образовательного цифрового контента. Компания не осуществляет обмен криптоактивов, их хранение, брокерскую деятельность, управление портфелем или иную регулируемую деятельность с криптоактивами. Компания провела анализ функциональности криптовалютных платежей и в настоящее время не считает, что её деятельность требует регистрации в FCA в качестве cryptoasset business в соответствии с UK Money Laundering Regulations 2017, при условии, что характер платёжного потока и применимые регуляторные требования остаются неизменными. Компания поддерживает процедуры AML/CFT, санкционного и кошелькового скрининга в соответствии с применимым законодательством UK. Компания вправе немедленно и без предварительного уведомления приостановить или прекратить функциональность криптоплатежей при необходимости соблюдения регуляторных требований. Подробности процедур AML — по письменному запросу: legal@swcsmart.com

For AML/CFT purposes, the Company undertakes to:

- carry out KYC verification when thresholds are exceeded or when risk indicators are triggered;
- carry out wallet screening in order to identify any links to illegal activities;
- reject transactions if there are indications of money laundering, terrorist financing, or sanctions violations;
- submit SAR to NCA without notifying the User (tipping-off prohibition, POCA 2002, s. 333A).

The User confirms that the cryptocurrency was obtained legally and is not associated with any illegal activity.

7.4. Payment Security

The User is required to use only legitimate payment methods.

8. REFUNDS

For more details, see our Refund Policy: <https://swcsmart.com/legal/refund-policy>

- Once access to the Course has been granted (cl. 6.2), the right to a refund during the cooling-off period is forfeited if the User has expressly consented to immediate performance.
- Refund is available in the event of technical glitches, double charges, or material non-conformity.
- For inquiries, please contact: support@swcsmart.com
- Crypto payments are refunded in cryptocurrency; the fiat equivalent is not guaranteed.

Nothing in this section shall limit the mandatory consumer rights of the User's country of residence.

9. SANCTIONS COMPLIANCE AND EXPORT CONTROL

9.1. User Representations

- Is not a Sanctioned Person and does not act on their behalf.
- Is not located in a Sanctioned Territory.
- Use of the Platform does not violate UK OFSI, EU, or OFAC sanctions.
- The source of the funds is legitimate.

9.2. Sanctions Screening by the Company

The Company conducts screenings against the UK OFSI list, the EU Consolidated List, and the OFAC SDN List. Reserves the right to refuse registration, suspend an account, or decline a transaction if risks are identified.

9.3. Rights in the Context of Sanctions Risks

- Account blocking upon reasonable suspicion.
- Freezing rewards until the circumstances are clarified.
- Disclosure of information to authorized authorities.

9.4. Refunds in case of sanctions-related blocking

Where access is suspended or terminated due to sanctions, AML or fraud concerns, the Company may withhold refunds and rewards to the extent required or permitted by applicable law. If, after reasonable review, the Company determines that no legal restriction or material breach applies, the Company will either restore access or provide an appropriate remedy in accordance with applicable consumer law.

При блокировке по основаниям санкций/AML/мошенничества — средства удерживаются в допустимом законом объёме. По итогам проверки при отсутствии нарушений — восстанавливается доступ или предоставляется средство защиты.

9.5. Force Majeure and Sanctions

The imposition or extension of sanctions that makes it impossible to fulfill obligations constitutes a force majeure event.

10. TERMS OF PLATFORM USE

10.1. Permitted Use

This platform is intended solely for lawful, personal, and non-commercial use.

10.2. Prohibited Actions

10.2.1. Content:

- copying, reproducing, posting, or distributing without permission;
- use for commercial purposes or for competing products;
- circumvention of technical security measures;
- recording of webinars and events hosted on the Platform (see cl. 6.4).

10.2.2. Technical infrastructure:

- bots, scripts, and automated tools;
- hacking, unauthorized access;
- malicious code, DDoS attacks.

10.2.3. Prohibition of MLM and pyramid schemes:

- promotion of MLM, pyramid schemes, Ponzi schemes through the Platform;
- presentation of the Platform or Referral Program as an investment instrument or a source of guaranteed income;
- statements of guaranteed income or "working from home" in the context of the Platform.

10.2.4. Prohibition of competing activities:

- use of the Platform and its audience to promote competing educational products or services;

- use of the role of Curator to poach Participants for competing services without the Company's consent;
- disclosure of confidential information about the User base and Content to competitors.

10.2.5. General Prohibitions:

- spam, fraudulent schemes;
- pretending to be a Company employee without authorization;
- violating sanctions laws (Section 9).

10.2.6. Anti-Bribery:

- offer, promise, transfer, solicit, or accept a bribe, illegal reward, or other improper benefit in connection with the Platform, Courses, Referral Program, or interaction with the Company;
- engage in conduct that violates the UK Bribery Act 2010 or similar anti-corruption laws in applicable jurisdictions.

Participants and Curators shall not offer, promise, give, request or accept any bribe, kickback, improper payment or unlawful benefit in connection with the Platform, Courses, Referral Programme, Curator activities or any interaction with the Company, other Users or third parties. Breach of this clause is a material breach of this Agreement and grounds for immediate account termination.

11. USER GENERATED CONTENT

11.1. Creating and Uploading UGC

While using the Platform, the User may create User Content by completing assignments, leaving comments, participating in group webinars, and sending messages to the Curator. The User is solely responsible for the legality, accuracy, and appropriateness of their Content.

11.2. License for the Use of UGC by the Company

By uploading or creating User Content, the User grants the Company a royalty-free, non-exclusive, worldwide license to use such Content solely for the purposes of: providing the User with Platform services; improving the quality of the Platform; evaluating the performance of tasks by the Curator

The Company will not publish, disclose to third parties, or use User Content for marketing purposes without the User's express consent.

11.3. Prohibition of Illegal and Harmful UGC

User is prohibited from posting Content that:

- is illegal, offensive, defamatory, or threatening;
- infringes on the intellectual property rights of third parties;
- contains malicious code or links;
- constitutes spam or unauthorized advertising;
- violates the privacy of other Users.

11.4. The Company's Rights to Remove UGC

The Company reserves the right, without prior notice, to remove any User Content that violates this Agreement or to restrict the possibility to create such content. This does not constitute censorship and is carried out solely for the purpose of complying with applicable laws and protecting other Users.

The Company may immediately remove or disable access to content where it reasonably believes that the content creates legal, safety, privacy, intellectual property, reputational or regulatory risk, without prior notice. For other content concerns, the Company will aim to review and respond within a reasonable time.

Компания вправе немедленно удалить или заблокировать доступ к Контенту, если у неё есть разумные основания полагать, что такой Контент создаёт юридический, правовой, конфиденциальный, репутационный или регуляторный риск — без предварительного уведомления.

11.5. Notice and Takedown

If the Company receives a complaint or notice alleging that User Generated Content is unlawful, infringes third-party intellectual property or privacy rights, is defamatory, harmful or otherwise breaches this Agreement, the Company may remove, restrict or disable access to such content while it reviews the matter. Users and third parties may report content concerns to: legal@swcsmart.com. The Company will acknowledge reports within 5 business days and take appropriate action. The Company may retain relevant records where necessary to investigate the complaint, comply with legal obligations or protect its legal interests. The User whose content is removed will be notified where legally permissible and not otherwise prohibited.

Если Компания получает жалобу или уведомление о том, что Контент Пользователя является незаконным, нарушает права интеллектуальной собственности или конфиденциальность третьих лиц, является клеветническим или иным образом нарушает настоящее Соглашение, Компания вправе удалить, ограничить или заблокировать доступ к такому Контенту на время проверки. Сообщить о нарушении: legal@swcsmart.com. Подтверждение — в течение 5 рабочих дней.

12. REFERRAL PROGRAM

12.1. General Terms and Conditions

The Platform may offer a voluntary Referral Program. The full terms and conditions are available in a separate document in the Personal Account.

12.2. Mechanics, Restrictions, and Prohibitions

The Referral Program is a voluntary marketing program. No reward is payable merely for registering, recruiting, inviting or adding any person to the Platform. Rewards, if any, are payable only for bona fide completed paid purchases of the Company's educational digital content by referred customers not previously registered on the Platform, subject to refund, chargeback, fraud, AML/sanctions and compliance review. Self-referral, multiple accounts and artificial inflation of referrals are strictly prohibited. The Program shall not be marketed as an investment, income opportunity, employment, business franchise, multi-level marketing scheme or guaranteed earnings model. No person is authorized to make income claims or financial projections in connection with the Program.

Реферальная программа — добровольная маркетинговая программа. Rewards are paid only for actually completed paid purchases. It is prohibited to promote this as an MLM, an investment, or a source of guaranteed income.

12.3. Payments, KYC, and Taxes

- Rewards are paid in cash in accordance with the Program Regulations.
- There is no guarantee of a specific income.
- KYC verification may be required before a payout.
- Taxes on rewards are the User's responsibility.

12.4. Amendment and Termination

Amendment or termination of the Program — with 30 days' notice.

13. INTELLECTUAL PROPERTY

13.1. Company Rights

All rights to the Platform, Content, and translations are owned by INLD LIMITED or its licensors.

13.2. Limited License

A non-exclusive, non-transferable license to view the Course for personal, non-commercial purposes. Shall terminate upon any breach of the Agreement.

13.3. IP Indemnity

The User agrees to fully indemnify the Company (on an indemnity basis, including reasonable legal costs) for all losses, expenses, and costs incurred as a result of the User's infringement of intellectual property rights.

User shall indemnify, defend and hold harmless the Company against all losses, damages, claims, costs and expenses (including reasonable legal costs on an indemnity basis) arising from any breach by User of any intellectual property rights of the Company or any third party.

13.4. Trademark

SWC Smart is a registered trademark. Commercial use without permission is prohibited.

14. PERSONAL DATA

14.1. Data Controller

INLD LIMITED — Data Controller. For the full details, see the Privacy Policy: <https://swcsmart.com/legal/privacy-policy>

14.2. Legal Basis for Processing (Article 6 UK GDPR)

INLD LIMITED processes personal data on the following lawful bases: (a) Performance of a contract – Platform access, Courses, payments, Referral rewards; (b) Legitimate interests – fraud prevention, security, service improvement, marketing of similar products to existing customers, subject to your right to object at any time at privacy@swcsmart.com; a Legitimate Interests Assessment (LIA) has been carried out and a summary is available upon written request to privacy@swcsmart.com; (c) Legal obligation – AML, sanctions, tax, accounting; (d) Consent – non-essential cookies and third-party marketing, withdrawable at any time. Full details in the Privacy Policy.

Legal bases: (a) contract performance; (b) legitimate interest — with the right to object (privacy@swcsmart.com); LIA has been conducted, the summary is available upon request to privacy@swcsmart.com; (c) legal obligation; (d) consent — may be withdrawn at any time.

14.3. International Data Transfers

Data may be transferred outside the UK and the EU based on the SCCs, the UK IDTA, and other legitimate mechanisms.

In respect of personal data of Vietnamese Users: the Company will process such data in accordance with applicable Vietnamese data protection requirements. Where local storage, transfer approvals, impact assessments or other safeguards are legally required under Vietnamese law (including Decree 13/2023/ND-CP), the Company will implement such measures before processing affected data in the relevant manner. The Company will notify affected Users and update the Privacy Policy if storage or processing arrangements change.

В отношении данных вьетнамских Пользователей: Компания будет соблюдать применимые требования вьетнамского права о персональных данных. Там, где требуется локализация, согласование передачи или оценка воздействия по Decree 13/2023 — Компания внедрит такие меры до начала соответствующей обработки.

Questions — privacy@swcsmart.com

15. LIMITATION OF LIABILITY

15.1. "As Is"

The platform is provided "as is." No guarantees are made regarding financial or other results.

15.2. Limitation of Liability

To the maximum extent permitted by applicable law, the Company's total aggregate liability shall not exceed the greater of: (i) the total amount paid by the User in the twelve (12) months preceding the claim; or (ii) one hundred British Pounds (£100). This limitation does not apply to: (a) death or personal injury caused by negligence; (b) fraud or fraudulent misrepresentation; (c) any liability that cannot be lawfully excluded. Nothing in this Agreement excludes or limits liability for death, personal injury caused by negligence, fraud, or any liability which cannot be excluded under applicable law.

Liability is limited to the greater of: (i) the total amount of payments made over a 12-month period; (ii) £100. Exceptions: death, harm to health caused by the Company's negligence, fraud, and non-exclusive liability.

15.3. Force majeure

Liability for non-fulfilment due to force majeure is excluded.

15.4. Consumer Rights

Nothing in this section limits the mandatory consumer rights of the User's country of residence, including the UK Consumer Rights Act 2015.

16. ACCESS BLOCKING AND TERMINATION

16.1. Grounds

Breach of the Agreement; fraud; AML/sanctions violations; unjustified chargebacks; requests from state authorities.

16.2. Procedure and Right to Inspection

The Company will conduct a reasonable review before permanently restricting access. If no material breach is confirmed after review, the User will be offered restoration of access or an appropriate remedy in accordance with applicable consumer law.

If someone is blocked on suspicion, a reasonable investigation shall be carried out. In the absence of violations, access is restored or an appropriate remedy is provided. In the event of a confirmed breach: access is terminated, refund is not made, referral rewards with a "Pending" status are canceled, and rewards with an "Approved" status are paid out after deducting the claw-back — within the limits permitted by law and in accordance with the Referral Program Regulations.

16.3. Deleting Account

Request shall be sent to support@swcsmart.com. Once deleted, recovery is not possible.

17. DISPUTE RESOLUTION

17.1. Pre-trial Procedure

Written claim shall be sent to legal@swcsmart.com. Response time: 30 days.

17.2. Legal Procedure

The courts of England and Wales, unless otherwise required by the User's country's mandatory laws.

17.3. Rights of EU users

ADR at the place of residence; ODR: ec.europa.eu/consumers/odr/

17.4. Individual Procedure

Within the limits permitted by law, an individual resolution without class action lawsuits.

18. FINAL PROVISIONS

18.1. Separability

The invalidity of any single provision shall not affect the validity of the remaining provisions.

18.2. Entire Agreement

ToS + Privacy Policy + Return Policy + Cookies Policy + Referral Program Regulations constitute the entire agreement.

18.3. Amendment

14-day notice. Continued use constitutes consent.

18.4. Notifications

To the User — to email used for registration. To the Company — legal@swcsmart.com

19. CONTACT DETAILS

The Company: INLD LIMITED («SWC Smart»)

Registration number: 12040493 (England and Wales, United Kingdom)

Address: Redhill Marina, Ratcliffe-On-Soar, Nottingham, England, NG11 0EB

Support: support@swcsmart.com

Legal issues / claims: legal@swcsmart.com

Data Privacy (Privacy Contact): privacy@swcsmart.com

Web: <https://swcsmart.com>

v2 FINAL · INLD LIMITED. Effective date: April 2025

Current version: <https://swcsmart.com/legal/terms>

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