

Proventus

Company Terms, Conditions, Policies, Procedures, Agreements, Guidelines, Notices, and Disclosures

Revision: 0 Effective Date: 30 / 06 / 2024

Proventus - Company Terms & Conditions - Revision 0 - Effective Date 30/06/2024



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Terms of Service

Welcome to Proventus, a leading consultancy firm committed to delivering exceptional strategic insights and solutions through our subscription-based service platform. These Terms of Service (TOS) govern your access to and use of our services. By subscribing to and using our services, you agree to these TOS, which form a binding legal agreement between you and Proventus.





1. Acceptance of Terms

Your access to and use of Proventus ' services are subject exclusively to these Terms of Service. You will not use the services for any purpose that is unlawful or prohibited by these Terms. By using the service, you are fully accepting the terms, conditions, and disclaimers contained in this notice. If you do not accept these Terms and Conditions, you must immediately stop using the services.

2. Eligibility and Registration

- Age Requirement: You must be at least 18 years old to use our services.

- Account Setup: To access our services, you must register for an account by providing a valid email address and other information requested during the registration process.

- Account Security: You are responsible for maintaining the confidentiality of your account login information and are fully responsible for all activities that occur under your account.

3. Subscription Terms and Services Offered

- Service Description: Proventus provides various subscription-based consultancy services, which include but are not limited to commercial support, operational support, strategic planning, market analysis, and operational improvements.

- Subscription Plans: Details regarding the scope of services, subscription tiers, features, and limitations are clearly detailed on our website.

- Changes to Services: We may update or modify our services and subscription plans from time to time to reflect changes in our business priorities, market conditions, or in response to customer feedback. These changes will be communicated to existing subscribers through the email provided at registration or posted on our website.

4. Fees, Payments, and Billing

- Subscription Fees: Fees are based on the subscription plan you select and are billed in advance on a recurring basis.

- Payment Methods: We accept payments through credit card, and other digital payment methods as specified on our website.

- Billing Information: You must provide current, complete, and accurate billing and credit card information. You must promptly update all billing information to keep your account current, complete, and accurate, and you must promptly notify us if your payment method is cancelled or if you become aware of a potential breach of security.

5. Cancellation, Renewal, and Refund Policy

- Automatic Renewal: Your subscription will automatically renew at the end of each billing cycle unless you cancel it at least 14 days before the end of the current period.

- Cancellation Process: You can cancel your subscription through your account settings or by contacting our customer support team.

- Refunds: Refunds are generally not provided for any subscriptions except where required by law. Specific circumstances that may warrant a refund will be evaluated on a case-by-case basis. Please see our refund policy.

6. User Responsibilities and Use of Services

- Compliance: You agree to use our services only for lawful purposes and in accordance with these terms.

- Prohibited Use: You are prohibited from using our services to engage in any activity that is harmful, illegal, infringing on others' rights, or in a manner that interferes with or disrupts the integrity or performance of our services.

7. Intellectual Property Rights

- Ownership: All intellectual property rights in the services, and all content displayed or accessed through the services, are the property of Proventus or its licensors. This includes, but is not limited to, all information, software, text, displays, images, video, and audio.

- Usage License: Subject to your compliance with these terms, Proventus grants you a limited, non-exclusive, non-transferable, revocable license to access and use the services for your internal business purposes.



8. Confidentiality

As a subscriber, you may receive sensitive information pertaining to Proventus' business practices, strategies, and other proprietary material. You agree to maintain the confidentiality of all such information and not disclose it to third parties without the prior written consent of Proventus.

9. Disclaimer of Warranties and Limitation of Liability

- No Warranties: The services are provided on an "as is" and "as available" basis without any warranties of any kind, either express or implied, including, but not limited to, implied warranties of merchantability or fitness for a particular purpose, or the warranty of non-infringement.

- Limited Liability: Under no circumstances will Proventus be liable for any direct, indirect, incidental, special, consequential, or exemplary damages arising out of or in connection with your use of the services, whether or not Proventus has been advised of the possibility of such damages.

10. Indemnification

You agree to defend, indemnify, and hold harmless Proventus, its officers, directors, employees, and agents, from and against any claims, actions, or demands, including without limitation reasonable legal and accounting fees, arising or resulting from your breach of this TOS or your access to, use, or misuse of the services.

11. Modifications to Terms and Services

Proventus reserves the right to revise these terms and conditions and/or legal restrictions at any time. When we do, we will also revise the "effective date" at the top of these TOS. We encourage users to frequently check this page for any changes to stay informed. You acknowledge and agree that it is your responsibility to review these TOS periodically and become aware of modifications.

12. Dispute Resolution

Any disputes arising out of or related to these Terms of Service and our services will be resolved through binding arbitration, in accordance with the arbitration rules of [of mutually agreed party] then in effect.

13. Governing Law

These Terms of Service are governed by and construed in accordance with the laws of [the United Kingdom], without giving effect to its conflict of laws provisions.

14. Contact Information

For questions or concerns about these Terms of Service or any aspect of our services, please contact us at:

- Email: [Insert Email Address]

By using Proventus ' services, you acknowledge that you have read these Terms of Service and agree to be bound by them.

Privacy Policy for Proventus

Proventus ("Company," "we," "us," or "our") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website or use our online services. By accessing or using our services, you agree to the terms of this Privacy Policy.

- 1. Information We Collect
- 1.1 Personal Information

When you register for an account, subscribe to our services, or contact us online, we may collect personal information, including but not limited to:

- Full name
- Email address
- Phone number
- Physical Address
- Payment information (e.g., credit card details, billing address)

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- Company name and job title
- 1.2 Usage Data

We may also collect information on how you access and use our online services. This data may include:

- Internet Protocol (IP) address
- Browser type and version
- Pages visited on our website
- Time and date of your visit
- Time spent on those pages
- Unique device identifiers
- Other diagnostic data
- 1.3 Cookies and Tracking Technologies

We use cookies and similar tracking technologies to track the activity on our website and store certain information. These technologies may include:

- Cookies: Small data files stored on your device.
- Web Beacons: Small graphic files that monitor your interaction with our site.
- 2. How We Use Your Information

Proventus uses the collected data for various purposes, including:

- To provide and maintain our online services: Ensuring that you receive the best possible experience.
- To manage your account: Providing customer support and responding to your requests.
- To process payments: Handling transactions securely.
- To improve our services: Analysing usage data to enhance our online services.
- To communicate with you: Sending newsletters, marketing materials, and updates about our services.
- To enforce our terms: Ensuring compliance with our terms and conditions and protecting our legal rights.
- 3. Disclosure of Your Information
- 3.1 Service Providers

We may employ third-party companies and individuals to facilitate our services, provide services on our behalf, perform service-related tasks, or assist us in analysing how our services are used. These third parties have access to your personal information only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

3.2 Legal Requirements

Proventus may disclose your personal information in the good faith belief that such action is necessary to:

- Comply with a legal obligation
- Protect and defend the rights or property of Proventus
- Prevent or investigate possible wrongdoing in connection with our services
- Protect the personal safety of users of our services or the public
- Protect against legal liability



4. Security of Your Information

The security of your personal information is important to us. We use administrative, technical, and physical security measures to protect your personal information. However, no method of transmission over the internet or method of electronic storage is 100% secure, and we cannot guarantee its absolute security.

5. Retention of Your Information

We will retain your personal information only for as long as is necessary to fulfil the purposes for which it was collected, comply with legal obligations, resolve disputes, and enforce our agreements.

6. Your Data Protection Rights

Depending on your location, you may have the following data protection rights:

- Access: The right to access and obtain a copy of your personal information.
- Rectification: The right to correct any inaccuracies in your personal information.
- Erasure: The right to request the deletion of your personal information.
- Restriction: The right to restrict the processing of your personal information.

- Portability: The right to receive your personal information in a structured, commonly used, and machinereadable format.

- Objection: The right to object to the processing of your personal information.

To exercise these rights, please contact us at [Insert Contact Information].

7. Children's Privacy

Our services are not intended for use by children under the age of 18. We do not knowingly collect personal information from children under 18. If you become aware that a child has provided us with personal information, please contact us at [Insert Contact Information]. If we become aware that a child under 18 has provided us with personal information, we will take steps to delete such information.

8. Changes to This Privacy Policy

Proventus reserves the right to update or modify this Privacy Policy at any time. Any changes will be posted on our website and will become effective immediately upon posting. We encourage you to review this Privacy Policy periodically to stay informed about our practices.

9. Contact Information

If you have any questions or concerns about this Privacy Policy or our data practices, please contact us at:

- Email: [Insert Email Address]

By using Proventus' services and providing us with your personal information, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy.

Subscription Agreement for Proventus

This Subscription Agreement ("Agreement") is entered into by and between Proventus ("Company", "we", "us", or "our") and the subscriber ("Subscriber", "you", or "your"). This Agreement sets forth the terms and conditions under which you will receive subscription services from Proventus.

- 1. Definitions
- Services: Refers to the consultancy services provided by Proventus on a subscription basis.
- Subscription Fees: The fees payable by the Subscriber for access to the Services.
- Subscription Term: The period during which the Subscriber is entitled to use the Services.

2. Subscription Services

- Scope of Services: Proventus will provide consultancy services as described on our website or as otherwise agreed upon in writing.



- Access: During the Subscription Term, you will have access to the Services according to the subscription plan you have selected.

3. Subscription Fees and Payment Terms

- Fees: The Subscription Fees for the Services are described on our website and are payable in advance.

- Payment Method: Subscription Fees can be paid via credit card, or other payment methods as specified on our website.

- Billing Cycle: Subscription Fees are billed on a monthly or annual basis, depending on the subscription plan selected.

- Late Payments: If a payment is not made in accordance with the billing schedule as indicated within the subscription plan, your account will be placed on hold immediately until overdue sums are paid in full. Proventus reserve the right at this stage to terminate your subscription at our discretion.

4. Term and Termination

- Subscription Term: The Subscription Term will commence on the date you subscribe and will continue for the period selected (monthly or annual).

- Automatic Renewal: Your subscription will automatically renew at the end of each Subscription Term unless you cancel it at least [30] days before the end of the current term.

- Cancellation: You may cancel your subscription at any time through your account settings or by contacting customer support. Cancellation will take effect at the end of the current billing cycle.

- Termination for Cause: Proventus may terminate this Agreement immediately if you breach any term of this Agreement or fail to pay the Subscription Fees.

5. Use of Services

- Authorised Use: You agree to use the Services only for lawful purposes and in accordance with this Agreement.

- Account Responsibility: You are responsible for maintaining the confidentiality of your account login information and for all activities that occur under your account.

- Restrictions: You may not sublicense, sell, resell, transfer, assign, distribute, or otherwise commercially exploit or make available to any third party the Services without Proventus' prior written consent. This is inclusive of any purchased products or templates, or services that Proventus provides.

6. Confidentiality

- Confidential Information: Both parties agree to maintain the confidentiality of all proprietary information and data exchanged during the course of the subscription.

- Non-Disclosure: You agree not to disclose any confidential information of Proventus to any third party without our prior written consent.

7. Intellectual Property

- Ownership: All intellectual property rights in the Services and any content provided by Proventus are and will remain the exclusive property of Proventus or its licensors.

- License: Proventus grants you a non-exclusive, non-transferable license to use the Services during the Subscription Term in accordance with this Agreement.

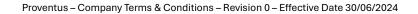
8. Disclaimers and Limitation of Liability

- No Warranties: The Services are provided "as is" without any warranties of any kind, either express or implied.

- Limitation of Liability: In no event shall Proventus be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or relating to this Agreement or the use of the Services.

9. Indemnification

You agree to indemnify and hold harmless Proventus, its affiliates, officers, agents, and employees from any claims, liabilities, damages, losses, and expenses, including without limitation reasonable legal fees, arising out of or in any way connected with your access to or use of the Services.



10. Governing Law and Dispute Resolution

Proventus

- Governing Law: This Agreement shall be governed by and construed in accordance with the laws of [the United Kingdom], without regard to its conflict of law principles.

- Dispute Resolution: Any disputes arising out of or in connection with this Agreement shall be resolved through binding arbitration in accordance with the rules of [a mutually agreed party] then in effect.

11. Miscellaneous

- Entire Agreement: This Agreement constitutes the entire agreement between the parties regarding the subject matter hereof and supersedes all prior agreements and understandings.

- Amendments: Proventus reserves the right to modify this Agreement at any time. It is your responsibly to continuously check the effective date of this agreement, which will be shared within this agreement at all times.

- Severability: If any provision of this Agreement is found to be unenforceable or invalid, the remaining provisions will remain in full force and effect.

- Waiver: No waiver of any term of this Agreement shall be deemed a further or continuing waiver of such term or any other term, and Proventus' failure to assert any right or provision under this Agreement shall not constitute a waiver of such right or provision.

12. Contact Information

If you have any questions about this Agreement, please contact us at:

- Email: [Insert Email Address]

By subscribing to and using Proventus' services, you acknowledge that you have read, understood, and agree to be bound by this Subscription Agreement.

Refund Policy for Proventus

At Proventus, we strive to ensure our clients are satisfied with our consultancy services. This Refund Policy outlines the terms and conditions under which we offer refunds for our subscription services. By subscribing to our services, you agree to the terms of this Refund Policy.

1. General Refund Policy

1.1 Scope

This Refund Policy applies to all subscription services offered by Proventus.

1.2 Eligibility for Refund

Refunds are typically not provided except under the conditions specified in this policy. All refund requests are evaluated on a case-by-case basis.

2. Refund Conditions

2.1 Cancellation and Refund Period

- Monthly Subscriptions: As soon as the subscription has started, there will be no consideration to uphold a refund request. Instead, you are able to cancel the subscription in accordance with our cancellation policy, and in such time payments will be taken in accordance with the billing schedule.

- Annual Subscriptions: If you cancel your annual subscription within 7 days of the start of your subscription period, you may be eligible for a part refund up to a maximum value of 50% of the total annual subscription value.

2.2 Non-Refundable Situations

- Partial Months: Refunds are not provided for partial months of service, except as specified under section 2.1.

- Used Services: If you have used a significant portion of the consultancy services within the refund eligibility period, a refund may not be provided.

- Promotional Offers: Subscriptions purchased under promotional offers or discounts are non-refundable.



3. Refund Process

3.1 How to Request a Refund

To request a refund, please follow these steps:

 Contact Support: Email our customer support team at [Insert Email Address] with your subscription details and the reason for your refund request.

2. Review: Our team will review your request and may contact you for additional information.

3. Decision: We will notify you of the outcome of your refund request within 30 business days.

3.2 Processing Time

If your refund request is approved, the refund will be processed within 20 business days. The refund will be credited to the original method of payment used at the time of purchase.

4. Disputes and Chargebacks

4.1 Contact Us First

Before initiating a chargeback with your bank or credit card company, we encourage you to contact us to resolve any issues. Chargebacks can result in additional fees and penalties for Proventus and may delay the resolution of your issue.

4.2 Resolution Process

We are committed to resolving disputes fairly and promptly. If you are not satisfied with our services or the outcome of your refund request, please contact us at [Insert Contact Information] to discuss further options.

5. Changes to the Refund Policy

Proventus reserves the right to modify this Refund Policy at any time. Any changes will be posted on our website and will be effective immediately upon posting. We encourage you to review this policy periodically to stay informed about our refund practices.

6. Contact Information

If you have any questions or concerns about this Refund Policy or need assistance with a refund request, please contact us at:

- Email: [Insert Email Address]

By subscribing to and using Proventus' services, you acknowledge that you have read, understood, and agree to be bound by this Refund Policy.

Disclaimer Policy for Proventus

Welcome to Proventus. This Disclaimer Policy outlines important information regarding the use of our consultancy services and website. By accessing or using our services, you acknowledge and agree to the terms and conditions outlined in this policy.

1. General Disclaimer

The information provided by Proventus ("we," "us," or "our") on our website and through our consultancy services is for general informational purposes only. All information on the site is provided in good faith; however, we make no representation or warranty of any kind, express or implied, regarding the accuracy, adequacy, validity, reliability, availability, or completeness of any information on the site or our services.

2. Professional Advice Disclaimer

- Consultancy Services: While we strive to provide accurate and up-to-date consultancy advice, the information and recommendations provided by Proventus are based on the data available at the time of consultation and are subject to change. Our consultancy services do not replace professional advice in fields such as legal, financial, or medical matters.



- Decision Making: Any decisions you make based on the information provided by Proventus are your sole responsibility. We recommend consulting with appropriate professionals before making any decisions that could impact your business or personal circumstances.

3. Limitation of Liability

Under no circumstances shall Proventus be liable for any direct, indirect, incidental, special, consequential, or exemplary damages arising out of or in connection with your use of our website, services, or reliance on any information provided. This includes, but is not limited to, loss of profits, business interruption, or loss of information.

4. No Guarantees

Proventus does not guarantee any specific outcomes or results from using our consultancy services. Every business is unique, and the effectiveness of our advice may vary based on individual circumstances and external factors beyond our control.

5. External Links Disclaimer

Our website may contain links to external websites that are not provided or maintained by or in any way affiliated with Proventus. Please note that we do not guarantee the accuracy, relevance, timeliness, or completeness of any information on these external websites.

6. Testimonials Disclaimer

The website may contain testimonials from clients of Proventus. These testimonials reflect the real-life experiences and opinions of such users. However, the experiences are personal to those particular users and may not necessarily be representative of all users of our services. We do not claim, and you should not assume, that all users will have the same experiences.

7. Earnings Disclaimer

Any earnings or income statements, or examples of earnings or income, are only estimates of what you might earn. There is no assurance you will do as well as stated in any examples. If you rely on any figures provided, you must accept the risk of not doing as well.

8. Changes to the Disclaimer Policy

Proventus reserves the right to update or change this Disclaimer Policy at any time. Any changes will be posted on our website and will become effective immediately upon posting. We encourage you to review this policy periodically to stay informed about our disclaimers and limitations.

9. Contact Information

If you have any questions or concerns about this Disclaimer Policy, please contact us at:

- Email: [Insert Email Address]

By accessing and using Proventus' services, you acknowledge that you have read, understood, and agree to be bound by this Disclaimer Policy.

Cookie Policy for Proventus

At Proventus, we use cookies and similar tracking technologies to enhance your experience on our website and provide you with personalised services. This Cookie Policy explains what cookies are, how we use them, and your choices regarding their use. By using our website, you consent to the use of cookies in accordance with this policy.

1. What Are Cookies?

Cookies are small text files that are stored on your device (computer, tablet, or smartphone) when you visit a website. They are widely used to make websites work more efficiently, as well as to provide information to the website owners.

2. Types of Cookies We Use

2.1 Essential Cookies



These cookies are necessary for the website to function correctly. They enable you to navigate the site and use its features, such as accessing secure areas of the website. Without these cookies, certain services cannot be provided.

2.2 Performance Cookies

These cookies collect information about how visitors use a website, such as which pages they visit most often and if they receive error messages. The information collected is used to improve the website's performance and user experience.

2.3 Functional Cookies

Functional cookies allow the website to remember choices you make (such as your username, language, or region) and provide enhanced, more personalized features. These cookies can also be used to remember changes you have made to text size, fonts, and other parts of web pages that you can customise.

2.4 Targeting/Advertising Cookies

These cookies are used to deliver advertisements that are relevant to you and your interests. They are also used to limit the number of times you see an advertisement and to measure the effectiveness of the advertising campaign. These cookies remember that you have visited a website, and this information may be shared with other organisations, such as advertisers.

3. How We Use Cookies

Proventus uses cookies to:

- Enhance website functionality: Ensure our website functions properly and improve its performance.
- Personalise your experience: Remember your preferences and personalise your experience on our website.
- Analyse website usage: Gain insights into how our website is used and how we can improve it.

- Deliver targeted advertising: Provide you with relevant advertisements and measure the effectiveness of our marketing campaigns.

4. Third-Party Cookies

We may allow third-party service providers to place cookies on your device through our website to provide their services. These third-party cookies are subject to the respective third-party privacy policies. Proventus does not control these cookies and their use may involve additional tracking and data collection.

5. Your Choices Regarding Cookies

5.1 Managing Cookies

You have the right to decide whether to accept or reject cookies. You can set your web browser controls to accept or refuse cookies. If you choose to reject cookies, you may still use our website, although your access to some functionality and areas of our website may be restricted.

5.2 Disabling Cookies

Most web browsers allow you to control cookies through their settings preferences. However, if you limit the ability of websites to set cookies, you may worsen your overall user experience since it will no longer be personalized to you. Below are links to information on how to manage cookies on popular browsers:

- [Google Chrome](https://support.google.com/chrome/answer/95647?hl=en)

- [Mozilla Firefox](https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences)
- [Microsoft Edge](https://support.microsoft.com/en-us/help/4027947/windows-delete-cookies)
- [Apple Safari](https://support.apple.com/guide/safari/manage-cookies-and-website-data-sfri11471/mac)
- 6. Changes to the Cookie Policy

Proventus reserves the right to update or change this Cookie Policy at any time. Any changes will be posted on our website and will become effective immediately upon posting. We encourage you to review this policy periodically to stay informed about how we use cookies.



7. Contact Information

If you have any questions or concerns about this Cookie Policy or our use of cookies, please contact us at:

- Email: [Insert Email Address]

By using Proventus' website, you acknowledge that you have read, understood, and agree to be bound by this Cookie Policy.

User Agreement for Proventus

This User Agreement ("Agreement") is a legally binding contract between you ("User," "you," or "your") and Proventus ("Company," "we," "us," or "our"). This Agreement governs your access to and use of our website, services, and any related content (collectively, the "Services"). By accessing or using our Services, you agree to be bound by this Agreement.

1. Acceptance of Terms

By accessing or using the Services, you agree to comply with and be bound by this Agreement and all applicable laws and regulations. If you do not agree with any part of this Agreement, you must not access or use the Services.

2. Eligibility

To use our Services, you must be at least 18 years old and have the legal capacity to enter into a binding agreement. By accessing or using our Services, you represent and warrant that you meet these requirements.

3. Account Registration and Security

3.1 Registration

To access certain features of our Services, you may be required to register for an account. You agree to:

- Provide accurate, current, and complete information during the registration process.
- Maintain and promptly update your account information to keep it accurate, current, and complete.

- Maintain the security and confidentiality of your account credentials.

3.2 Account Security

You are responsible for all activities that occur under your account. You agree to notify us immediately of any unauthorised use of your account or any other breach of security. Proventus will not be liable for any loss or damage arising from your failure to protect your account or password.

4. Use of Services

4.1 Permitted Use

You may use the Services only for lawful purposes and in accordance with this Agreement. You agree not to:

- Use the Services in any way that violates any applicable federal, state, local, or international law or regulation.

- Engage in any conduct that restricts or inhibits anyone's use or enjoyment of the Services, or which, as determined by us, may harm Proventus or users of the Services.

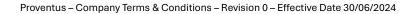
- Use the Services in any manner that could disable, overburden, damage, or impair the Services or interfere with any other party's use of the Services.

4.2 Prohibited Activities

You agree not to:

- Impersonate or attempt to impersonate Proventus, an Proventus employee, another user, or any other person or entity.

- Use any manual or automated means to scrape or access the Services for any purpose, including monitoring or copying any material on the Services.





- Introduce any viruses, trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful.

5. Intellectual Property

5.1 Ownership

The Services and all content, features, and functionality (including but not limited to all information, software, text, displays, images, video, and audio) are owned by Proventus, its licensors, or other providers of such material and are protected by intellectual property laws.

5.2 License Grant

Proventus grants you a limited, non-exclusive, non-transferable, revocable license to access and use the Services for your personal or internal business use in accordance with this Agreement.

6. Confidentiality

6.1 Definition of Confidential Information

Confidential Information includes any non-public, proprietary information, technical data, or know-how that is disclosed by one party to the other, either directly or indirectly.

6.2 Obligations

You agree to keep Confidential Information confidential and not disclose it to any third party except as required by law or with prior written consent from Proventus. You also agree to take all reasonable precautions to protect Confidential Information.

7. Privacy Policy

Your use of the Services is also governed by our Privacy Policy, which is incorporated into this Agreement by reference. Please review our Privacy Policy to understand our practices.

8. Disclaimers

The Services are provided "as is" and "as available," without any warranties of any kind, either express or implied. Proventus disclaims all warranties, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

9. Limitation of Liability

In no event shall Proventus, its affiliates, or their licensors, service providers, employees, agents, officers, or directors be liable for damages of any kind, arising out of or in connection with your use, or inability to use, the Services, including any direct, indirect, incidental, special, consequential, or punitive damages, including but not limited to, personal injury, pain and suffering, emotional distress, loss of revenue, loss of profits, loss of business or anticipated savings, loss of use, loss of goodwill, loss of data, and whether caused by tort (including negligence), breach of contract, or otherwise, even if foreseeable.

10. Indemnification

You agree to indemnify, defend, and hold harmless Proventus, its affiliates, licensors, and service providers, and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors, and assigns (collectively, the "Indemnified Parties") from and against any and all claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to:

1. Your Use of the Services: Any use or misuse of the Services by you, including any data or content transmitted or received by you.

2. Violation of Agreement: Your violation of any term of this Agreement, including but not limited to your breach of any of the representations and warranties.

3. Violation of Laws and Regulations: Your violation of any applicable laws, regulations, or third-party rights, including intellectual property rights and privacy rights.

4. Third-Party Claims: Any claim or demand made by any third party due to or arising out of your use of the Services, including any user content you submit, post, or transmit through the Services.

5. Fraud and Misconduct: Any fraudulent, misleading, or unethical acts or omissions by you in connection with your use of the Services.



6. Personal Injury or Property Damage: Any claims for bodily injury or property damage arising out of your use of the Services.

Procedure for Indemnification

The Indemnified Parties reserve the right to assume the exclusive defence and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with the Indemnified Parties in asserting any available defences.

Notification of Claims

You agree to promptly notify Proventus of any third-party claims, actions, or proceedings and to cooperate as fully as reasonably required in the defence of any claim. Proventus reserves the right, at its own expense, to assume the exclusive defence and control of any matter otherwise subject to indemnification by you.

11. Governing Law and Dispute Resolution

This Agreement and any disputes arising out of or relating to it shall be governed by and construed in accordance with the laws of [the United Kingdom], without regard to its conflict of law principles.

11.1 Dispute Resolution

Any disputes arising out of or in connection with this Agreement shall be resolved through binding arbitration conducted in [the United Kingdom], in accordance with the rules of [a mutually agreed party].

12. Termination

Proventus reserves the right to terminate or suspend your account and access to the Services, with or without notice, for conduct that we believe violates this Agreement or is harmful to other users of the Services, us, or third parties, or for any other reason in our sole discretion.

13. Changes to This Agreement

Proventus reserves the right to update or modify this Agreement at any time. Any changes will be posted on our website and will become effective immediately upon posting. Your continued use of the Services after any such changes constitutes your acceptance of the new Agreement.

14. Miscellaneous

14.1 Entire Agreement

This Agreement, along with our Privacy Policy and any other legal notices or agreements published by Proventus, constitutes the entire agreement between you and Proventus regarding the Services and supersedes all prior and contemporaneous agreements, proposals, or representations, written or oral, concerning its subject matter.

14.2 Severability

If any provision of this Agreement is found to be unlawful, void, or unenforceable, the remaining provisions will continue in full force and effect.

14.3 Waiver

No waiver by Proventus of any term or condition set forth in this Agreement shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of Proventus to assert a right or provision under this Agreement shall not constitute a waiver of such right or provision.

15. Contact Information

If you have any questions or concerns about this Agreement, please contact us at:

- Email: [Insert Email Address]

By accessing and using the Services, you acknowledge that you have read, understood, and agree to be bound by this User Agreement.



Intellectual Property Policy for Proventus

This Intellectual Property Policy ("Policy") outlines the intellectual property rights and responsibilities of Proventus ("Company," "we," "us," or "our") and the users ("User," "you," or "your") of our services. By accessing or using our services, you agree to comply with this Policy.

1. Ownership of Intellectual Property

All intellectual property rights in and to the services, including but not limited to the website, software, text, graphics, logos, images, audio clips, video clips, data compilations, and software compilations (collectively, "Content"), are owned by Proventus or its licensors. These rights are protected by copyright, trademark, patent, trade secret, and other intellectual property laws.

2. Grant of License

Proventus grants you a limited, non-exclusive, non-transferable, revocable license to access and use the services and Content for your personal or internal business purposes, strictly in accordance with this Policy and any other applicable terms and conditions.

3. Restrictions on Use

You agree not to:

- Copy, reproduce, distribute, publish, display, perform, modify, create derivative works of, transmit, or otherwise exploit any Content for any purpose without the prior written consent of Proventus or the respective owner.

- Use any Content in a manner that infringes on any intellectual property rights or proprietary rights of Proventus or any third party.

- Remove, alter, or obscure any copyright, trademark, or other proprietary notices contained in or accompanying the services or Content.

4. Trademarks

- Proventus Trademarks: The Proventus name, logo, and all related names, logos, product and service names, designs, and slogans are trademarks of Proventus or its affiliates or licensors. You may not use such marks without the prior written permission of Proventus.

- Third-Party Trademarks: All other names, logos, product and service names, designs, and slogans on the services are the trademarks of their respective owners and are used solely for reference purposes. Any use of these marks without the express permission of the respective owners is strictly prohibited.

5. User-Generated Content

- Ownership: By submitting any content (including but not limited to text, images, audio, and video) to Proventus, you grant us a worldwide, non-exclusive, royalty-free, perpetual, irrevocable, and fully sublicensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display such content in any media.

- Warranty: You represent and warrant that you own or have the necessary rights and permissions to submit the content and to grant the rights granted to Proventus under this Policy. You further represent and warrant that your content does not infringe any intellectual property rights or other rights of any third party.

6. Reporting Intellectual Property Infringement

Proventus respects the intellectual property rights of others and expects its users to do the same. If you believe that any content on our services infringes your intellectual property rights, please provide our designated agent with the following information:

- A description of the intellectual property right that you claim has been infringed.

- A description of the content that you claim is infringing and where it is located on the services.

- Your name, address, telephone number, and email address, and company details if applicable.

- A statement by you that you have a good faith belief that the disputed use is not authorized by the intellectual property owner, its agent, or the law.

- A statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the intellectual property owner or authorized to act on the owner's behalf.



- An electronic or physical signature of the person authorized to act on behalf of the intellectual property owner.

Please send the above information to our designated agent at:

- Email: [Insert Email Address]

7. Termination for Repeat or One Time Infringers

Proventus will terminate the accounts of users who are repeat infringers or at any one infringement of intellectual property rights, at our sole discretion.

8. Changes to This Policy

Proventus reserves the right to update or modify this Policy at any time. Any changes will be posted on our website and will become effective immediately upon posting. We encourage you to review this Policy periodically to stay informed about our practices.

9. Contact Information

If you have any questions or concerns about this Policy, please contact us at:

- Email: [Insert Email Address]

By accessing and using Proventus' services, you acknowledge that you have read, understood, and agree to be bound by this Intellectual Property Policy.

Electronic Communications Policy for Proventus

This Electronic Communications Policy ("Policy") outlines how Proventus ("Company," "we," "us," or "our") communicates with you ("User," "you," or "your") electronically and governs your use of electronic communications from Proventus. By using our services, providing us with your email address, or otherwise communicating electronically with us, you consent to the terms of this Policy.

1. Scope of Electronic Communications

This Policy applies to all electronic communications between you and Proventus, including but not limited to:

- Emails
- Text messages (SMS/MMS)
- Notifications via our website or mobile applications
- Social media interactions
- Any other forms of electronic communication
- 2. Consent to Electronic Communications

By providing your contact information and using our services, you consent to receive electronic communications from Proventus. This includes, but is not limited to, communications related to:

- Account and subscription information
- Service updates and notifications
- Marketing and promotional materials
- Customer support and service inquiries
- 3. Types of Electronic Communications
- 3.1 Account-Related Communications

These communications are necessary for managing your account and providing you with our services. They include:

- Welcome emails
- Billing and payment notifications



- Account status updates
- Security alerts
- Service-related announcements
- 3.2 Marketing and Promotional Communications

With your consent, we may send you marketing and promotional communications to inform you about new services, special offers, and other relevant information. You can opt-out of these communications at any time (see Section 6).

3.3 Customer Support Communications

These communications are related to your inquiries and support requests. They include:

- Responses to your support tickets
- Follow-up emails or messages
- Notifications about issue resolution
- Feedback messages and requests
- 4. Opting Out of Communications
- 4.1 Account-Related Communications

You cannot opt-out of receiving account-related communications as they are essential for maintaining your account and providing our services.

4.2 Marketing and Promotional Communications

You can opt-out of receiving marketing and promotional communications by:

- Following the unsubscribe link provided in each email
- Adjusting your communication preferences in your account settings

- Contacting us directly at [Insert Email Address]

5. Security of Electronic Communications

Proventus takes the security of your information seriously. We implement reasonable technical, administrative, and physical safeguards to protect the confidentiality and integrity of your personal information transmitted through electronic communications. However, no method of transmission over the internet or method of electronic storage is 100% secure, and we cannot guarantee absolute security.

6. Accessing and Updating Your Information

You are responsible for ensuring that the contact information you provide to us is accurate and up-to-date. You can access and update your contact information by:

- Logging into your account and updating your profile settings

- Contacting our customer support team at [Insert Email Address]

7. Retention of Electronic Communications

Proventus retains electronic communications for as long as necessary to fulfil the purposes for which they were collected, comply with legal obligations, resolve disputes, and enforce our agreements. The retention period may vary depending on the type of communication and the applicable legal requirements.

8. Changes to This Policy

Proventus reserves the right to update or modify this Policy at any time. Any changes will be posted on our website and will become effective immediately upon posting. We encourage you to review this Policy periodically to stay informed about how we manage electronic communications.



9. Contact Information

If you have any questions or concerns about this Policy or our electronic communications practices, please contact us at:

- Email: [Insert Email Address]

By using Proventus' services and providing your contact information, you acknowledge that you have read, understood, and agree to be bound by this Electronic Communications Policy.

Accessibility Statement for Proventus

At Proventus, we are committed to ensuring digital accessibility for people with disabilities. We are continually improving the user experience for everyone and applying the relevant accessibility standards.

1. Our Commitment

Proventus is dedicated to providing a website that is accessible to the widest possible audience, regardless of technology or ability. We aim to comply with all applicable standards, including the Web Content Accessibility Guidelines (WCAG) 2.1.

2. Measures to Support Accessibility

Proventus takes the following measures to ensure accessibility of our website and services:

- Accessibility Policy: Implementing a company-wide accessibility policy.
- Training: Providing continual accessibility training for our staff.
- Inclusion in Processes: Ensuring accessibility is part of our design and development processes.
- Regular Audits: Conducting regular accessibility audits of our website.

3. Conformance Status

The Web Content Accessibility Guidelines (WCAG) defines requirements for designers and developers to improve accessibility for people with disabilities. It defines three levels of conformance: Level A, Level AA, and Level AAA. Proventus is partially conformant with WCAG 2.1 Level AA. Partially conformant means that some parts of the content do not fully conform to the accessibility standard.

4. Feedback

We welcome your feedback on the accessibility of Proventus. Please let us know if you encounter accessibility barriers:

- Email: [Insert Email Address]

We aim to respond to feedback within 30 business days.

5. Compatibility with Browsers and Assistive Technology

Proventus is designed to be compatible with the following assistive technologies:

- Web Browsers: The latest versions of major web browsers (e.g., Chrome, Firefox, Safari, Edge).
- Screen Readers: Common screen readers (e.g., JAWS, NVDA, VoiceOver).

6. Technical Specifications

Accessibility of the Proventus website relies on the following technologies to work with the particular combination of web browser and any assistive technologies or plugins installed on your computer:

- HTML
- CSS
- JavaScript

These technologies are relied upon for conformance with the accessibility standards used.

7. Limitations and Alternatives

Proventus

Despite our best efforts to ensure accessibility of Proventus, there may be some limitations. Below is a description of known limitations and potential solutions:

- Known Limitations: None Currently.

- Alternatives: If you need assistance accessing any content, please contact us at [Insert Contact Information].

8. Assessment Approach

Proventus assesses the accessibility of its website through:

- Self-evaluation: Regular internal reviews and evaluations.

- External Audit: Third-party accessibility audits and reviews.

9. Continual Improvement

Proventus is committed to continually improving our website's accessibility. We will continually review and update our website to improve accessibility and usability for all users.

10. Enforcement Procedures

If you believe that we have not adhered to this Accessibility Statement, please contact us using the contact information provided above. We will consider your inquiry and respond promptly.

11. Contact Information

For any questions or concerns regarding this Accessibility Statement, please contact us at:

- Email: [Insert Email Address]

Community Guidelines for Proventus

Welcome to the Proventus community! Our goal is to create a positive, supportive, and productive environment for all members. These Community Guidelines ("Guidelines") outline the standards of behaviour expected from all members and users of Proventus' services and platforms. By participating in our community, you agree to abide by these Guidelines.

1. Purpose

Proventus is committed to fostering a respectful and inclusive community where all members can engage, learn, and grow. These Guidelines are designed to ensure that all interactions within the community are constructive, respectful, and beneficial to everyone involved.

2. Scope

These Guidelines apply to all forms of interaction and communication within the Proventus community, including but not limited to:

- Online forums and discussion boards
- Social media platforms
- Webinars and live events
- Email communications
- Any other Proventus-related platforms or services

3. Respectful Communication

We expect all members to communicate respectfully and professionally. This includes:

- Respect for Others: Treat all members with respect, kindness, and courtesy. Avoid personal attacks, harassment, or discriminatory remarks.

- Constructive Feedback: Provide feedback in a constructive and respectful manner. Focus on the issue, not the person.



- Professional Language: Use professional and appropriate language at all times. Avoid using offensive or inflammatory language.

4. Inclusion and Diversity

Proventus values diversity and inclusivity. We are committed to providing an environment where everyone feels welcome and respected, regardless of their background, identity, or beliefs. This includes:

- Non-Discrimination: Do not engage in any form of discrimination based on race, ethnicity, nationality, gender, sexual orientation, age, disability, religion, or any other characteristic.

- Supportive Environment: Encourage and support diverse perspectives and contributions from all members.

5. Confidentiality and Privacy

Respect the confidentiality and privacy of other members. This includes:

- Personal Information: Do not share personal information of other members without their explicit consent.

- Confidential Discussions: Maintain the confidentiality of discussions and information shared within the community, especially in private or sensitive contexts.

6. Prohibited Conduct

Certain behaviours are strictly prohibited within the Proventus community. These include:

- Harassment and Bullying: Any form of harassment, bullying, or intimidation is not tolerated.
- Spam and Advertising: Do not post spam, unsolicited advertisements, or promotional content.
- Illegal Activities: Do not engage in or promote any illegal activities.

7. Content Standards

All content shared within the Proventus community should adhere to the following standards:

- Accuracy: Ensure that all information shared is accurate and truthful.
- Relevance: Share content that is relevant to the topic or discussion.

- Intellectual Property: Respect intellectual property rights. Do not share content that you do not have the right to use or distribute.

8. Reporting and Enforcement

Proventus takes violations of these Guidelines seriously. If you witness or experience any behaviour that violates these Guidelines, please report it to us immediately at [Insert Contact Information]. Our enforcement procedures include:

- Investigation: We will investigate all reported violations promptly and fairly.

- Actions: Actions taken may include warnings, temporary suspension, or permanent removal from the community, depending on the severity of the violation.

- Confidentiality: All reports and investigations will be handled confidentially.

9. Changes to the Guidelines

Proventus reserves the right to update or modify these Guidelines at any time. Any changes will be posted on our website and will become effective immediately upon posting. We encourage you to review these Guidelines periodically to stay informed about our community standards.

10. Contact Information

If you have any questions or concerns about these Community Guidelines, please contact us at:

- Email: [Insert Email Address]

By participating in the Proventus community, you acknowledge that you have read, understood, and agree to abide by these Community Guidelines.



Affiliate Disclosure for Proventus

Proventus is committed to transparency and integrity in all our business operations, including our relationships with affiliates. This Affiliate Disclosure ("Disclosure") explains our affiliate relationships, how we earn commissions, and the impact of these relationships on our content and services.

1. Affiliate Relationships

Proventus participates in various affiliate marketing programs, which means we may receive commissions on purchases made through our affiliate links. These commissions help support our business and enable us to continue providing high-quality consultancy services and content to our clients.

2. What Are Affiliate Links?

Affiliate links are special URLs that contain a unique identifier. When you click on an affiliate link and make a purchase, the affiliate marketing program tracks this activity and credits Proventus with a commission for referring the sale. These links may affect the price you pay for the product or service.

3. Our Commitment to Transparency

Proventus is committed to transparency and providing our clients with accurate and unbiased information. Our use of affiliate links does not influence the content, recommendations, or opinions expressed on our website or through our services. We only promote products and services that we believe will provide value to our clients.

4. How We Use Affiliate Links

4.1 In Content

We may include affiliate links in various types of content, including but not limited to:

- Blog posts
- Articles
- Guides
- Newsletters
- Social media posts
- 4.2 Product and Service Recommendations

When we recommend products or services, we may include affiliate links to those products or services. These recommendations are based on our expertise and judgment of their potential value to our clients.

5. Affiliate Programs

Proventus participates in affiliate programs with reputable companies and networks. These programs include, but are not limited to:

- [None Currently].
- 6. Disclosure of Affiliate Links

Whenever we include an affiliate link in our content, we will disclose this relationship in a clear and conspicuous manner. This disclosure may appear in various formats, such as:

- A statement at the beginning or end of the content
- A note next to the affiliate link
- A general disclosure on our website
- 7. Your Choices

You are under no obligation to click on our affiliate links or make purchases through them. If you prefer, you can go directly to the vendor's website without using our affiliate link.



8. Changes to This Disclosure

Proventus reserves the right to update or modify this Affiliate Disclosure at any time. Any changes will be posted on our website and will become effective immediately upon posting. We encourage you to review this Disclosure periodically to stay informed about our affiliate relationships.

9. Contact Information

If you have any questions or concerns about this Affiliate Disclosure, please contact us at:

- Email: [Insert Email Address]

By using the Proventus website and services, you acknowledge that you have read, understood, and agree to be bound by this Affiliate Disclosure.

Legal Notices for Proventus

Welcome to Proventus. These Legal Notices ("Notices") apply to the use of our website, services, and any related content provided by Proventus ("Company," "we," "us," or "our"). By accessing or using our website and services, you agree to comply with these Notices, along with our Terms of Service, Privacy Policy, and other applicable agreements and policies.

- 1. Copyright Notice
- 1.1 Ownership

All content and materials available on the Proventus website and services, including but not limited to text, graphics, website name, code, images, templates, and logos, are the intellectual property of Proventus and are protected by applicable copyright and trademark law.

1.2 Use of Content

You are granted a limited license to access and use the content on the Proventus website for personal or internal business use only. You may not:

- Modify, copy, reproduce, republish, upload, post, transmit, or distribute any content from our website without prior written permission from Proventus.

- Use any illustrations, photographs, video or audio sequences, or any graphics separately from the accompanying text.

- 2. Trademark Notice
- 2.1 Proventus Trademarks

The Proventus name, logo, and all related names, logos, product and service names, designs, and slogans are trademarks of Proventus or its affiliates or licensors. You may not use such marks without the prior written permission of Proventus.

2.2 Third-Party Trademarks

All other names, logos, product and service names, designs, and slogans on this website are the trademarks of their respective owners. The use of these trademarks is for identification purposes only and does not imply any endorsement by the trademark owners.

3. Disclaimer of Warranties

The information, products, and services offered on or through the website and by Proventus are provided "as is" and without warranties of any kind either express or implied. To the fullest extent permissible under applicable law, Proventus disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose.

4. Limitation of Liability

Proventus will not be liable for any damages of any kind arising from the use of this website or our services, including, but not limited to, direct, indirect, incidental, punitive, and consequential damages, unless otherwise specified in writing.



5. Indemnification

You agree to indemnify, defend, and hold harmless Proventus, its officers, directors, employees, agents, licensors, and suppliers from and against all losses, expenses, damages, and costs, including reasonable attorneys' fees, resulting from any violation of these Notices or any activity related to your use of our website and services.

6. Links to Third-Party Sites

The Proventus website may contain links to other websites. These links are provided for your convenience to provide further information. They do not signify that we endorse the website(s). We have no responsibility for the content of the linked website(s) and accept no liability for any loss or damage that may arise from your use of them.

7. Governing Law

These Notices are governed by and construed in accordance with the laws of [the United Kingdom]. Any disputes relating to these Notices will be subject to the exclusive jurisdiction of the courts of [the United Kingdom].

8. Changes to These Notices

Proventus reserves the right to update or modify these Notices at any time without prior notice. Any changes will be posted on this page, and the date at the top will be updated to reflect the effective date of the changes. Your continued use of the website and services after any changes are made constitutes acceptance of the new Notices.

9. Contact Information

If you have any questions or concerns about these Legal Notices, please contact us at:

- Email: [Insert Email Address]

By accessing and using the Proventus website and services, you acknowledge that you have read, understood, and agree to be bound by these Legal Notices.