# User Agreement

# English Version

Last Updated: July 4, 2025

This User Agreement ("Agreement") governs your access to and use of the J.P Capital website (https://jp-capital.co), including any content, features, or services provided by J.P Capital ("Services"). By accessing or using our website or Services, you agree to be bound by this Agreement. If you do not agree with any part of this Agreement, you must not use the website or Services. This Agreement applies to all users, including visitors, registered users, and clients, and is designed to ensure a secure and compliant experience in accordance with applicable laws in Argentina and other relevant jurisdictions.

# 1. Acceptance of Terms

- Agreement Scope: By accessing the website or using any Services, you confirm that you have read, understood, and agree to comply with this Agreement, as well as our Privacy Policy and Terms of Service, which are incorporated by reference.
- Updates: We may modify this Agreement periodically to reflect changes in our Services or legal requirements. The updated Agreement will be posted on the website with the revised "Last Updated" date. Your continued use of the website or Services after such changes constitutes your acceptance of the updated terms.
- Eligibility: You must be at least 18 years old and have the legal capacity to enter into this Agreement. By using the website, you represent that you meet these requirements.

#### 2. User Conduct

- Permitted Use: The website and Services are intended for informational purposes related to J.P Capital's wealth management and investment offerings, as well as for registered users to access specific features (e.g., client portals or resources). You agree to use the website and Services solely for lawful purposes and in compliance with this Agreement.
- Prohibited Activities: You must not:

- Engage in unauthorized access to the website, its servers, or any connected systems.
- Upload, transmit, or distribute viruses, malware, or any harmful code that could damage or disrupt the website or Services.
- Use automated tools (e.g., bots, scrapers) to extract data or interfere with website functionality.
- Impersonate any person or entity or provide false information during registration or interactions.
- Use the website to engage in fraudulent, defamatory, or illegal activities.
- Compliance: You agree to comply with all applicable local, national, and international laws, including financial regulations such as those enforced by FINRA (U.S.) and CNV (Argentina).

### 3. Account Registration

- Account Creation: Certain features, such as accessing client resources or submitting inquiries, may require you to register an account. You agree to provide accurate, current, and complete information during registration and to update your information promptly if it changes.
- Account Security: You are responsible for maintaining the confidentiality of your account credentials (e.g., username, password) and for all activities that occur under your account. You must notify J.P Capital immediately at support@jp-capitalvip.com if you suspect unauthorized use or a security breach.
- Account Termination: We reserve the right to suspend or terminate your account if we believe you have violated this Agreement or engaged in activities that pose a risk to the website or other users.

#### 4. Investment Services

- Informational Nature: Content on the website, including market insights, research, or investment strategies, is provided for general informational purposes only and does not constitute financial, investment, or legal advice. You should consult a qualified professional before making investment decisions.
- Client Services: Investment and wealth management services are subject to separate client agreements, which outline specific terms, risks, and regulatory requirements. These services are offered in compliance with applicable laws, including KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations.

 No Offer: Unless explicitly stated, nothing on the website constitutes an offer to buy or sell securities, financial products, or other investment vehicles.

# 5. Intellectual Property

- Ownership: All content on the website, including text, images, logos, videos, software, and design elements, is owned by J.P Capital or its licensors and is protected by copyright, trademark, and other intellectual property laws.
- Limited License: You are granted a non-exclusive, non-transferable, revocable license to access and use the website for personal, non-commercial purposes, subject to this Agreement.
- Restrictions: You may not copy, modify, distribute, reproduce, or create derivative works from any website content without prior written permission from J.P Capital. Unauthorized use of our intellectual property may result in legal action.

#### 6. Disclaimer of Warranties

- As-Is Basis: The website and Services are provided "as is" and "as available" without warranties of any kind, whether express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, or non-infringement.
- No Guarantees: We do not guarantee that the website will be uninterrupted, error-free, or free from viruses or other harmful components. You use the website at your own risk.
- Accuracy: While we strive to provide accurate and up-to-date information, we do not warrant the completeness, reliability, or timeliness of website content, including market data or investment insights.

# 7. Limitation of Liability

• Exclusion of Damages: To the fullest extent permitted by law, J.P Capital, its affiliates, and their respective officers, directors, employees, or agents will not be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising from your use of the website or Services. This includes, but is not limited to, loss of profits, data, business opportunities, or other intangible losses.

- Risk Acknowledgment: You acknowledge that investments involve risks, and J.P Capital is not liable for any financial losses resulting from your reliance on website content or Services.
- Jurisdictional Limits: Some jurisdictions may not allow the exclusion of certain liabilities. In such cases, our liability will be limited to the maximum extent permitted by law.

### 8. Governing Law

- Jurisdiction: This Agreement is governed by and construed in accordance with the laws of Argentina, without regard to its conflict of law principles.
- **Dispute Resolution**: Any disputes arising from or related to this Agreement will be resolved exclusively in the courts of Buenos Aires, Argentina. You agree to submit to the jurisdiction of these courts.

#### 9. Termination

- Termination by J. P Capital: We may suspend or terminate your access to the website or Services at any time, with or without notice, if you violate this Agreement, engage in prohibited activities, or for any other reason at our sole discretion.
- Termination by You: You may stop using the website or Services at any time. If you have an account, you can request its deletion by contacting support@jp-capitalvip.com.
- Effect of Termination: Upon termination, your right to access the website or Services will cease, but any provisions of this Agreement that by their nature should survive (e.g., intellectual property, limitation of liability) will remain in effect.

# 10. Contact Information

• For questions, concerns, or complaints about this Agreement or our Services, please contact us at support@jp-capitalvip.com. We will respond promptly and work to resolve any issues in accordance with applicable laws.