

Dreebz Terms and Conditions

Version from 6th April 2023

Dreebz is a global directory and a platform for connecting experts and users who needs to receviez advices through a teleconsulation (the « Plateform » or « Dreebz »). This platform is owned and provided by Blue Curseur Europe SRL, Avenue Louise 209A, 1150 Brussels, Belgium (« BCE »). The platform purpose is to connect members wishing to supply online services (the “Providers”) with members wishing to have access to those services (the “Users”). Providers and Users are hereafter collectively or individually referred to as “Members” of the platform.

The services (“Services”) supplied by the Providers will be rendered by means of software and electronic communications services (“Tools”) provided by BCE, who administers these Tools notably as an electronic communications operator in accordance with the Terms of Use of the Tools.

The Terms and Conditions (hereafter referred to as the “Terms and Conditions”) define the rights and obligations of any Member using the Platform as well as the responsibilities of BCE in managing the Platform.

This document is sub-divided into three parts:

- General Terms and Conditions applicable to all Members
- Specific conditions applicable to Providers
- Specific conditions applicable to Users

In addition to the Terms and Conditions, the Member is invited to read and accept the following contractual documents (the “Ancillary Policies”) available by hyperlink:

- Terms of Use of the Tools
- Personal Data Protection Policy
- Pricing and Payment Policy
- Responsible Internet Use (A guide for parents)
- Statement of Moderation
- Settlement of Disputes

By clicking the box agreeing to the Terms and Conditions, the Member acknowledges and consents to all Terms and Conditions as laid out in the Terms and Conditions and the Ancillary Policies. BCE cannot authorise the registration of a new Member as long as this Member has not accepted the Terms and Conditions.

If any terms of the Terms and Conditions contradict any terms of the Ancillary Policies, terms of the latter shall prevail.

I. General Terms and Conditions applicable to all Members

I.1. Definitions

Directory: access to all free information on our platform including public information from experts and / or freelancers.

Share my availability: as an expert, take possession of your account by signing up and paying the account fees on Dreebz in order to share availability with members for the reservation of video-consultation on Dreebz.

Reporting: allow each expert and/or freelancer to report a problem on his information sheet, to modify the Oud data and to delete it.

Confidential codes: personal codes in the form of a username and a password enabling the Member access to his Personal Account.

Personal Account: personal profile page of any Member in which personal information is kept accessible on the Site to which the Member may have internet access, through the IVS or through iPhone application upon entering one's Confidential Codes.

Participant: any individual having full legal capacity in accordance with Belgium law and who is at least 18 years of age, or any legal person whose registration has been validated by BCE.

Platform or dreebz: technical platform linking Users and Providers administered by BCE in the capacity of an online broker.

Provider: any Member offering the supply of services on the platform in a professional or non-professional capacity and according to the conditions defined by the same.

Service: service provided by any Provider on the Platform at the request and for the benefit of a User.

Partner: website, print, or television station within the same group as BCE or company, having an existing partnership agreement with BCE ensuring the promotion of Providers of the Services.

Customer Service: Support service dedicated to users who can be contacted via e-mail at customerservice@dreebz.com

Site: the dreebz website accessible directly from the following URL: dreebz.com or, indirectly, any URL address of a partner operated by dreebz.

User: any Member receiving, at his request, the use of a service.

1.2. Registration

Subject to the specific conditions applicable to Providers, the following conditions need to be fulfilled before registration as a Member can take place:

As an individual:

- Any individual enjoying full legal capacity in accordance with Belgian law and aged at least 18 years;

As a professional:

- Any person possessing an intra-community VAT number.

Pre-registration on the Platform ("Registration") is required before use of dreebz by the Member. The new Member must provide all information requested by the online registration form in order to enable BCE to approve creation of the account. The Member agrees to complete all mandatory fields on the form and to communicate to BCE accurate, complete and up-to-date information in order to enable BCE to validate the creation of his personal account. It is not possible for BCE to check that all information provided during registration is accurate, complete and up-to-date. Therefore, any Member is liable towards both other Members and BCE with regard to the accuracy of the information provided.

The Member acknowledges that the supply of any erroneous, incomplete, misleading or outdated information during his registration is likely to incur liability both in regard to other Members and to BCE. The Member is fully responsible for updating the information provided and, consequently, must promptly notify BCE with regard to any change in the information provided during the registration process. The Member assumes full responsibility towards both other Members and BCE with regard to the consequences of any omission or negligence in this respect.

The Member, relying on information provided by other Members, needs to use his own judgement when selecting a Provider and needs to take all standard precautions as justified by the circumstances, notably in view of the Service offered.

BCE has the right, with immediate effect and without prior notice, to suspend or terminate the registration of any Member, in case of the provision of erroneous, incomplete, misleading or outdated information and insofar as this information has a significant impact on (i) the conditions of Services given by the Provider concerned as the authorisation or the declaration of the activity to the competent authorities or (ii) on the fulfilment of obligations – in particular financial – by the said Member, BCE may, at its own discretion, suspend or revoke the Personal Account of the Member with immediate effect and without notice in accordance with article I.10.

BCE may, at its discretion, terminate the suspension or allow the re-registration of a Member once erroneous, incomplete, misleading or outdated information has been corrected or should it be shown that:

- such information has not caused any loss or harm to any other Member or to BCE and/or
- BCE considers that said Member acted in good faith with no intent to conceal or to fraud.

Upon creation of a Personal Account, BCE may assign Confidential Codes to the Member or BCE can give the choice to the Member.

BCE reserves the right to ask the Member to modify all or part of his Confidential Code, notably for regulatory, technical or safety reasons, without the Member being able to oppose and/or claim compensation of any kind in this instance.

The Member is fully responsible for keeping his password confidential as said password is necessary to access the Platform. The Member needs to take appropriate measures in order to prevent third parties from becoming aware of his password.

Any transaction, as defined in article I.7. below, for which the Member can be identified through his password will be accepted by the Platform and shall be binding upon said Member.

The Member undertakes to immediately change his password if there is reasonable ground to believe in a breach of confidentiality or that unauthorised persons have, or may have access to his password: in such case, BCE will promptly suspend access to dreebz by means of the previous password.

I.3. Role of BCE

As the administrator of the BCE platform, BCE is an online broker and a technical intermediary introducing the Member to others through the Platform.

As laid out in the provisions of article I.7. below, BCE does not participate in the Services provided and is not party to any Transaction which is concluded directly between the Provider and the User. Therefore, except with regard to the provision of the Communications used on the Platform, BCE is not liable regarding the execution of any Transaction and provides no guarantee in relation to the proper execution of the Service or its payment by the User.

In particular, BCE does not interfere, has no control over, and is not responsible for:

- the quality and/or the adequacy either with the initial offer of the Provider or with the law in force, or with the suitability of the Service offered by the Provider and, more generally, regarding the content of any Communication;
- the reliability, the accuracy or the lawfulness of any information relating to the Service or the identification of the Members;
- the professional qualifications of the Providers;
- the solvency of the Users.

BCE takes the technical responsibility for processing payments on the Platform.

If a dispute arises between two Members in relation to a Transaction to which they are parties, said Members are advised to contact BCE via the webmail service available in the “Support” section of their Personal Account in order to report that a dispute has emerged between them especially if the dispute concerns complaints or refunds. In accordance with article 1.1 of the Settlement of Disputes policy, the parties to the dispute should have previously attempted to settle their dispute between them before contacting BCE.

The rights and duties of BCE in relation to providing the Communications which are a technical means for Services, are described in the effective General Terms and Conditions for use of BCE services: the Member will have previously accepted the effective Terms of Use of the Tools for use of BCE services when opening his dreebz Personal Account.

I.4. Sites

BCE is not responsible for the content of websites accessible from links posted by Members. It is up to the Member to take all necessary precautions to ensure that any links made available by him are free from viruses, worms, Trojan horses and other items of a destructive nature that could potentially undermine the devices of other Members and of dreebz.

All the information contained in our directory aims to help visitors find an expert based on various criteria, such as expertise and country. The information listed in this directory has been manually collected based on professional information available online in order to offer a new user experience to each visitor in their search. The listed experts can take possession of their digital space at any time to offer time slots for video consultations, as well as modify or request the deletion of their information. It is strictly prohibited for any visitor, participant, member, or expert to use the directory for purposes other than finding an expert for a specific purpose of obtaining an online appointment or consultation. The directory provided by our platform can be accessed in two ways. Firstly, it can be directly accessed through our search tool, enabling users to find the desired information autonomously. Additionally, when a member uses our AI ChatGPT tool to seek answers to specific questions on our homepage, suggestions from our directory may be presented. However, it is important to emphasize that the use of our directory must be done responsibly and without abuse. While we strive to provide accurate and up-to-date information, we cannot guarantee the accuracy of all the data within our directory. Therefore, we disclaim any responsibility for the accuracy, relevance, or reliability of the information provided. It is the responsibility of each user to verify and confirm the accuracy of the data before making decisions or taking actions based on it.

I.5. Obligations of the Members

In Accessing BCE the Member acknowledges and accepts to observe appropriate standards of behaviour based on no violation of the law in force, as well as moral values such as respect of others, courtesy, good faith and fairness. Any Member is entitled to report a violation of such appropriate standards by means of the rating system defined within the Rating Rules.

Any infringement of the law in force may be directly reported to BCE according to the provisions of article I.8. of the Terms and Conditions.

The Member acknowledges that he is solely responsible for the information that he makes available on the Platform. The Member acknowledges and undertakes to ensure that the data circulated through BCE does not violate any law in force. In this respect, BCE is entitled to withdraw from the Platform any content, data, information or offer of a Provider that is clearly illegal, or inappropriate of which BCE may become aware of, and to irrevocably suspend or terminate without prior notice the Registration of said Member.

The Member acknowledges and undertakes to circulate information that is fair, true and legitimate only. Moreover, the Member is prohibited from:

- breaching or attempting to breach the security or the integrity of the Platform and, in particular, from:
 - carrying out any action liable to jeopardise or interfere with the proper operation of the Platform or of any Transaction undertaken on the Platform, to violate human dignity through a text, an image or a video of a racist, violent, pornographic or revisionist nature, to infringe the rights to privacy of others, to violate the legal provisions on

- intellectual property rights and particularly to commit any act that may constitute an infringement;
- carrying out any action imposing an unreasonable workload on or of disproportionate significance to the Platform infrastructure,
- accessing or attempting to access data not intended to be viewed by the Member, or
- entering or attempting to enter a server or a Member account without the authorisation to access. The Member acknowledges and undertakes to take all measures to ensure that all data sent to BCE is free from any virus or harmful programme;
- harassing, threatening, abusing or breaching the privacy of any other Member or circulating defamatory, insulting or libelous information, in particular by means of the rating system;
- carrying out, without BCE's express authorisation, any "framing" or "mirror site" operation virtually replicating the Platform, creating any hypertext link on another site pointing to the Platform or to include a hypertext link within any Service offer or profile pointing to a third party site in violation of the provisions of the Terms and Conditions. However, hypertext links put in place by Providers with the purpose of guiding Users to the Terms and Conditions, business regulations or a general information site related to the Provider's business or to the Services offered are expressly permitted;
- providing any misleading or deliberately false or inaccurate information in the course both of Registration and the placing of a Service Offer on line;
- using data on other Members for inappropriate or unlawful purposes such as unsolicited business offers, offers to participate in lotteries, raffles, sweepstakes or competitions, chain letters and suchlike, or in violation with the terms of the Personal Data Protection Policy;
- posting a false rating on himself or other Members.

I.6. Intellectual property

BCE is invested in the rights of its Software, made available under the terms of the Terms of Use of the Tools.

Any infringement by third parties, or act likely to be qualified as such, of which the Member is aware, must be reported to BCE which will proceed to prosecute the case reported.

All brands and logos, including property logos and marks belonging to BCE or its partners are protected by appropriate records from the relevant offices.

Websites: All text, images, icons, designs, graphics, photographs, programs and other components of the Websites are the property of BCE or its partners and are protected by Belgium copyright laws.

Any commercial or non-commercial use of images, texts, icons, designs, graphics, photographs, programs and other components of the Websites without the prior written consent of BCE or its partners is strictly prohibited.

BCE assumes no liability whatsoever in the event of an infringement action between the Members, or more generally, in the event of any infringement action filed by a third party to a Member.

I.7. Concluding Transactions

When a User wants to order a Service, the User must first accept the Terms and Conditions applicable before requesting to contact the Provider of such Service ("Connection Request").

The Connection Request is valid once: i) the User has acknowledged and accepted Terms and Conditions applicable to the Service ordered and ii) the Provider has acknowledged receiving the User's acceptance.

However, a Service contract ("Transaction") is binding between the User and the Provider as soon as:

- the Provider and the User are connected through a Communication,
- the Provider has accepted the Connection Request.

The User acknowledges that the Connection Request does not constitute acceptance of a binding offer of Service; the Transaction will be executed if the Provider acknowledges and accepts the Connection Request

The User will be charged prior to the start of the Communication selected to provide the Service according to the provisions of article 4 of the Pricing and Payment Policy.

Payment of the Transaction is carried out by Stripe payment methods available to the Members by BCE.

The conditions and the procedures governing such payment methods are detailed in the associated regulations in the Pricing and Payment Policy.

The Member acknowledges and agrees that any Transaction is governed by the laws of Belgium irrespective of the country of residence of the User or of the Provider and irrespective of the geographical location where the Service is issued and received.

1.8. Member Sanctions – Withdrawal of content – Warnings – Compensation of BCE

If provisions of the Terms and Conditions are violated or in case of any unlawful misconduct of a Member, BCE is entitled to withdraw immediately the problematic content from the Platform without notice and/or to suspend or terminate the registration of said Member, or to take any other appropriate measures against him; such measures may consist of a warning, a suspension or a termination of his Registration.

BCE is not bound to monitor the data and content available on the Platform, nor is it bound to look for evidence or circumstances disclosing unlawful activity.

In the event that a Member should become aware of any infringement of a law in force and in particular of any content that is anti-Semitic, revisionist, incites racial hatred or discrimination or vindicates crimes against humanity, or connected with child pornography, the Member acknowledges and undertakes to immediately alert BCE by contacting the customer services by e-mail and to provide information identifying the offending content and/or the perpetrator.

Every Member acknowledges and undertakes to protect and indemnify BCE (along with its management and staff) against the consequences of any claim from a third party resulting from the violation by the Member of the provisions of the Terms and Conditions, any law in force, intellectual property rights or the failure by said Member to fulfil a Transaction. The Member acknowledges and undertakes to co-operate fully in defending claims and in negotiating settlement in relation with a dispute about a Transaction according to the provisions of the Settlement of Disputes Policy.

1.9. Liability

BCE assumes no obligation other than those pursuant to its role as an online broker and Platform manager. BCE does not provide any guarantee as to the availability or performance of the Platform and the Member cannot attempt to seek to render BCE liable for any loss of earnings or lost opportunity or loss of turnover.

In any event, BCE is only liable for direct and predictable loss or damage suffered by Members that are caused by any breach in BCE's obligations as a consequence of the Terms and Conditions or of the law in force, limited to the sum of one hundred and fifty (150) euros per Member for damage.

The limitation of liability stipulated above does not apply in the event of malicious intent or gross negligence by BCE, in the event of personal bodily injury or when the Member is a consumer and the limitation contravenes regulations protecting consumers.

Members are liable for any direct or indirect harm or loss or damage, either tangible or intangible, suffered by BCE and/or to any third party.

The Member accepts to indemnify BCE from losses, expenses, damages and costs, to a reasonable extent, resulting from non-compliance with the Rules.

1.10. Removal/Suspension/Closure

BCE is entitled to terminate as of right, irrevocably and without notice, the Registration of a BCE Member in the event of violation of the Terms and Conditions or any infringement of the law in force.

BCE serves notice to Members electronically, to eliminate the aforementioned violation, within a period of forty eight (48) hours.

When the Member is likely to be able to remedy breach, BCE is entitled to start by officially notifying the Member of the need to remedy said breach. This official notice will, if applicable, be combined with suspending the Member's BCE registration access.

The Member may delete his Personal Account on the platform at any time by contacting the customer service and subject to full payment of all amounts due for services rendered.

I.11. Closure of the Platform

BCE is entitled, at its sole discretion, to stop operation of the Platform with respect to a prior notice of one (1) month starting from the notification date of the cessation of BCE without such a decision rendering BCE liable in any capacity whatsoever. Under the same conditions, BCE reserves the right to terminate, at its sole discretion, the provision of Services category on the platform and without such a termination incurring BCE liable in any capacity whatsoever.

I.12. Amendment to the Terms and Conditions

BCE is entitled to modify the Terms and Conditions, the Ancillary Policies, the Price List and BCE's features at any time.

Amendments will be notified to Members in their Personal Account within a period of between fifteen (15) and thirty (30) days preceding their coming into force, unless they are imposed by an imperative rule or legal ruling, in which case they will come into force immediately.

All Members connecting to BCE and/or maintaining their Service offers on the Platform after such amendments enter into force will be irrefragably deemed to have accepted them.

I.13. Agreement of proof

Members acknowledge and accept that the saving and backing up of data (including any connection data) carried out on the Platform ("Electronic Documentation") will have full evidential value both between Providers and Users with regard to Transactions and between Members and BCE. Consequently, Electronic Documentation (including its date and time) will be conclusive in any dispute between the parties unless the party against which Electronic Documentation is invoked demonstrates a defect in the reliability of such Electronic Documentation.

The Member acknowledges, in its contractual relations with BCE, the validity and the probative value of e-mails. Similarly, call logs, summarizing video calls made by the Member and serving as a basis for invoicing, as well as their reproduction on cards, optical or magnetic discs and magnetic tapes, kept by BCE are binding to the Member as evidence.

BCE will keep Electronic Documentation about Transactions on behalf of the Members. All Members may have access to Electronic Documentation relating to Transactions involving themselves by sending a request to BCE.

I.14. General Provisions

Governing law and jurisdiction: The Terms and Conditions are governed by the laws of Belgium. Any dispute between a Member and BCE which is not settled will be brought before the courts of Brussels, except in the event that such an election of jurisdiction is not binding on the Member in the Member's capacity as a consumer.

Partial nullity: Any clause in the Terms and Conditions or in one of the Ancillary Policies which may come to be declared void or unlawful by a judge will become unenforceable but this nullity will not negatively impact the other stipulations nor affect the validity of the Terms and Conditions or Ancillary Policies concerned taken as a whole nor their legal enforceability.

Force majeure: Parties will not be held liable nor deemed to have breached the provisions of the Terms and Conditions for any delay or failure to perform when the cause of the delay or failure to perform is related to a case of force majeure as defined by case law of Belgium.

BCE cannot be held liable to the Member or any third party for possible deterioration, suspension or interruption of the operation of tools due to force majeure, facts occurring from a third party or from the Member, as well as unavoidable hazards arising from technology and the complexity of the implementation of Tools.

In case of force majeure, the obligations of BCE and the Member are suspended throughout their duration.

Independence of the Members: Members participate in the Platform in an independent manner and BCE Registration does not create any relationship of subordination, agency, de facto company, partnership or representation (other than when express permission is given to BCE by the Provider to carry out operations according to the Terms and Conditions or a clause in an Ancillary Policy).

Notice: Any notice provided by the Internal Regulations should be made by the Participant to BCE by e-mail to claims@dreebz.com

Cession: BCE and dreebz reserves the right to transfer, to any company of his choice, all or a portion of the rights and obligations arising from the Member and BCE.

APPLICABLE LAW – JURISDICTION

THE RULES ARE SUBJECT TO BELGIAN LAW. ANY DISPUTE BETWEEN A MEMBER AND BCE THAT CANNOT BE RESOLVED IN A CONSENSUAL MANNER WILL BE BROUGHT BEFORE THE COURT OF BRUSSELS EXCEPT IN CASES WHERE SUCH CONTRACTUAL ATTRIBUTION OF JURISDICTION SHALL NOT BE ENFORCED TO THE MEMBER IN HIS CAPACITY AS A CONSUMER.

II. Specific conditions applicable to Service Providers

II.1. Provider Registration

BCE validates the registration of Providers after verifying the information provided by each Provider.

Thus, BCE reserves the right to request additional information, including statements submitted by Providers to tax and social security authorities, taking into account a Provider's obligations in accordance with legal provisions.

Moreover, the regular outcome of online Transactions may determine the liability of regularisation to managing bodies of social security contributions management organisations (health insurance etc.). The advisor is informed that providing services on the platform (or any other site or marketplace) in a standard manner makes him subject to reporting obligations, particularly with tax and social authorities. Thus, Transactions on the Platform are likely to result in an obligation to reporting to the tax authorities and may subject the Provider to various taxes such as Value Added Tax ("VAT") and territorial economic contribution.

The Provider acknowledges being up to date with payment of all taxes, in addition to taxes resulting from Transactions on the Platform.

It is therefore recommended to non-commercial Providers to approach these organisations in order to obtain the relevant information concerning membership criteria and obligations.

dreebz reserves the right to select Providers and to limit the number on the basis of:

- demand from users,
- the performance of the platform,
- technical constraints related to the administration of the Platform.

II.2. Providers (or Experts or Advisor) Obligations

All Transactions that occur through the intermediary of the Platform are concluded directly between the Provider and the User. Consequently, the Provider is solely responsible for the terms of the contract concluded with the User. As such, Providers acknowledge and undertake to abide by the applicable legislative provisions.

The Provider should describe as accurately and precisely as possible the purpose, price and features of the Service offered, prior to any Transaction, based on the indications provided by BCE in the “Service Creation” section.

In general, the Provider guarantees that he is entitled to provide the Services offered in accordance with applicable laws and regulations.

The Provider is liable to Users, BCE, third parties and the competent authorities with regard to any violation of the laws in force applicable to the Services provided.

The Provider acknowledges and undertakes not to use the execution of a Transaction in order to promote services other than those offered on the Platform or to offer electronic communication services in competition with BCE Services. The Provider also undertakes not to promote his personal website as part of services rendered.

The advisor can also create an organization through which he can invite all the experts from his firm or company to join. This page allows managing the activity of each invited expert and possibly appointing other administrators. Access to this organization is entirely under the responsibility of the advisor who creates and/or takes the initiative to invite other experts.

II.3. Provider acting as a professional

BCE reiterates that the Providers delivering services on the Platform in a commercial capacity are subject to certain specific obligations, such as registration to the Trade and Companies’ Register, book-keeping in accordance with applicable rules, VAT payment and other applicable taxes.

If the Provider is in a professional capacity, he is required to comply with all rules laid down in consumer protection laws.

The Provider acting in a business capacity must make the following information easily, directly and permanently available to the User:

- For individuals, their surname and forename(s); for legal entities, the registered name, address of residence or place of business, electronic mail address and telephone number,
- If the Provider is subject to register with the trade and company register or commercial register, its registration number, capital, and registered office address
- If the Provider is subject to value added tax and identified by an individual number, his individual identification number,
- If the Provider’s business is subject to an authorisation procedure, the name and address of the authority having authorised the Provider,
- If the Provider is a member of a regulated profession, the reference to the applicable professional regulations, the Provider’s professional title, the member state in which it was granted and the name of the professional body with which the Provider is registered.
- Payment terms and execution
- The absence of a right of withdrawal for the benefit of the user
- The period of validity of the offer and the price thereof
- The cost of using the means of distance communication, where it is calculated other than at the basic rate

The Provider, acting in a professional capacity, acknowledges that once he habitually carries out Service business on the Platform (or on any other site or marketplace), he is subject to specific reporting and taxation obligations. In the case of a change in status following registration to the Site, the Provider agrees to promptly amend or supplement the information provided during registration. Hence, regularly concluding Transactions on the Platform is liable to result in an obligation to report to the tax authorities and in becoming subject to various taxes such as Value Added Tax or the Belgium local business tax. The Provider acknowledges liability for all taxes resulting from Transactions concluded on the Platform.

II.4. Rules applicable to company’s resume

All copywriting, graphical, photographic or sound content describing the Services (“Advertising”) hosted on the Platform (or accessible from it) must respect the undertakings laid down in article I.5. of

the Terms and Conditions. BCE outlines that it exercises no editorial control over company's descriptions but it may however withdraw any description that is unlawful or contrary to the provisions of the Terms and Conditions of which it may become aware, in accordance with the Statement of Moderation.

When necessary, the Provider grants BCE a non-exclusive and free license to use the Advertising in order to enable reproduction and representation on the Platform, on Partner sites, on search engines as well as on affiliate networks. The Provider protects BCE in this respect from any allegations of property rights infringement under the Terms and Conditions defined in the Statement of Moderation.

II.5. Penalties applicable to Providers

Notwithstanding article I.10., where the Provider has failed to fulfill one or more of his obligations, BCE will suspend access to the platform for a maximum of three (3) months. The Provider will be notified of this measure by letter/e-mail.

This shall particularly apply in the case of a Provider engaging in conduct that is prejudicial to BCE, which may constitute an act of unfair competition.

The Personal Account of the Provider will be reactivated within a reasonable time from the moment the Provider has sent to BCE evidence that he has put an end to the infringement.

In case of repetition from the Provider, BCE reserves the right to remove, without notice, his Personal Account.

II.6. Agreement of proof

In addition to article I.13., the Provider expressly and conclusively acknowledges that recordings related to remote communications used (including telephone and computer) carried out by BCE have strong probative value both between the Provider and his Users as part of the Transactions between the Provider and BCE. BCE may proceed to such recordings subject to prior notification of the relevant Users.

The Provider expressly authorises BCE to record exchanges made by means of remote communication (including telephone conversations and e-mail exchanges) and expressly accepts that the evidence of his oral and written communications results in the registration of these exchanges by BCE.

III. Specific conditions applicable to Users

The User acknowledges and undertakes to use the Platform in good faith and solely for the purposes of using the Services offered by Providers.

During the process of online Registration, the User is responsible to determine which information will be visible to Members, given that for Transactions conducted in a professional capacity, the User can only recover the Value Added Tax paid if the User's surname and forename or registered business name appear on the Transaction summary that Users will receive from Providers according to article 1 of the Pricing and Payment Policy and pursuant to Belgium tax legislation.

Any dispute over the quality or conformity of Services must be dealt with according to the Procedure for the Settlement of Disputes policy within six (6) months from the completion of the Transaction.

The User shall not attempt to persuade the Provider with whom the User is in contact to provide Services of unlawful nature or in violation with the Terms and Conditions or as laid down by article II.1 of the Moderation Charter. The Provider is also prohibited from encouraging the User to avail of Services offered by the former outside of the Platform.

The Member must strictly observe the terms of use of the Software in accordance with the Terms of Use of the Tools.

The Member agrees to comply with all legal and regulatory requirements as well as all the terms of the Terms and Conditions.

Use of "Ask, book & call" function, interaction with experts, and use of ChatGPT Version from 6th April 2023

Introduction

The "Ask, book & call" function is a service provided by Dreebz that allows you to ask questions, schedule appointments, and communicate with experts in various fields. This service also integrates the use of ChatGPT, an artificial intelligence developed by OpenAI. Please note that this service is intended to help you obtain general information and opinions, not to replace professional advice specific to your situation.

Limitation of Liability

The responses provided by the "Ask, book & call" function, ChatGPT, and the associated experts are merely opinions. These opinions are based on the information you have provided and do not take into account all factors of your personal or professional situation. Therefore, it is recommended to consult a professional before making decisions based on these opinions.

Dreebz and OpenAI do not guarantee the accuracy, completeness, relevance, or reliability of the information provided by the "Ask, book & call" function, ChatGPT, or by the experts. Dreebz and OpenAI disclaim any liability for any action or inaction based on this information.

Potential Errors

It is possible that errors may occur in the operation of "Ask, book & call", ChatGPT, or when connecting with experts. Dreebz and OpenAI disclaim any liability for any error of this nature and encourage you to use other sources of information to verify the information obtained through this service.

Interaction with Experts

When you interact with an expert via "Ask, book & call," you understand that neither Dreebz nor OpenAI verify the accuracy of the information provided by these experts. Dreebz and OpenAI do not guarantee the quality of the advice provided and disclaim any liability in case of inaccurate or misleading advice.

The directory provided by our platform can be accessed in two ways. Firstly, it can be directly accessed through our search tool, enabling users to find the desired information autonomously. Additionally, when a member uses our AI ChatGPT tool to seek answers to specific questions on our homepage, suggestions from our directory may be presented. However, it is important to emphasize that the use of our directory must be done responsibly and without abuse. While we strive to provide accurate and up-to-date information, we cannot guarantee the accuracy of all the data within our directory. Therefore, we disclaim any responsibility for the accuracy, relevance, or reliability of the information provided. It is the responsibility of each user to verify and confirm the accuracy of the data before making decisions or taking actions based on it.

Terms of Use of the Tools Version from 6th April 2023

As part of its business as operator and administrator of the platform, BCE offers Tools (“Tools”) to Members.

These Terms of Use of the Tools (hereinafter “Terms of Use”) constitutes an Ancillary Policy to dreebz’s Terms and Conditions.

Under the aforementioned Terms and Conditions, the Registration of the Member on the Platform implies acceptance of the Ancillary Policies.

In case of conflict between any provision of the Terms of Use and the Terms and Conditions, the terms herein shall prevail.

Article 1: Definitions

The words and expressions below, whether in singular or plural form, have, as part of the Terms of Use, the following meaning:

1. Material: Material that the Member has at his/her disposal, with minimum configurations, as described in Article 4 of this document.
2. Any software tool proposed to Members of the Platform by BCE:
 - Free internet connection Tools (hereafter “Free Tools”) via video call;

Article 2: Subscription – Duration

Registration as a Member on the Platform is mandatory prior to the first use of any Tool. For this, the Member must proceed to the creation of his Personal Account using the registration form available on the Site. Registration is subject to the conditions detailed in Article I.2 of the Terms and Conditions. The Conditions remain in force between BCE and the Member for an indefinite period.

Article 3: Terms of Use of the Tools

3.1. Initial configuration

The Member must imperatively possess Material equipped with the following minimum configurations:

- A PC running Windows 2000/XP/Vista or GNU/Linux (2.6.x) or Mac (x86 or PPC) running Mac OS X 10.3.9 or higher,
- Broadband Internet Connection 128 kbps/128kbps (DSL or cable),
- Sound card, microphone and speakers or headset,
- Direct X 9 or higher for video calling in Windows,
- Adobe Flash Player version 9 or higher,

- Processor 500 MHz or 1000 MHz for video calling,
- 128 MB RAM, 30 MB free disk space on the hard drive.

The Member agrees to be solely responsible for the installation, operation and maintenance of his/her equipment. The equipment must be approved and must comply with the provisions of the CPCE and to the current regulations.

3.2. Conditions of Access to the Tools

The use of internet connection with an entry speed greater than 128 kbs and an exit speed of 128 kbs is highly recommended. BCE is not responsible for the quality of the telephone line of the Member which is provided by the telephone operator to which he/she is a subscriber according to the provisions of Article L.121-83 of the Consumer Code.

The aforementioned access conditions may change under the conditions described in Article 9 hereof.

3.3. Limiting Access to Tools

Irrespective of the Tool(s) used by the Member, the latter is expressly advised of the following limitations:

all access to online Tools will be discontinued in the event of interruption of the high-speed internet connection of one of the Members.

3.4. Tools available to Members

The Tools are provided over a public network (the internet) and according to the IP protocol.

BCE grants the Member the right to use the Tools made available on an individual, non-exclusive and non-transferable basis.

The right of use begins as soon as the Member has clicked on the Software user interface made available to him/her.

Article 4: Technical assistance

In order to respond to any technical questions asked by Members and to help the latter in solving any problems related to the use of a Tool, BCE offers a helpdesk service to effectively solve the problems that the Members are likely to encounter. Thus, the Member may report a problem in accessing a Tool by contacting Customer Service.

In the case of unavailability, the recovery period for a Tool will vary depending on the problem encountered, but will not exceed a maximum period of forty-eight (48) hours.

Article 5: No warranty

BCE provides the Tools reserved for Members “as is” and no warranty or express condition is given.

The Member acknowledges that it is not possible to guarantee that the Tools reserved to Members will satisfy performance requirements or that they will function without discontinuity or bugs.

Article 6: Maintenance

BCE reserves the right to suspend access to a Tool for maintenance or upgrade reasons. BCE is committed to preventing, insofar as possible, the Member from experiencing any cuts, suspensions, or more generally, from any maintenance operation or update planned for a Tool.

Article 7: Modification – Evolution

BCE reserves the right to modify or upgrade the functionality of the Tools as well as access conditions, as defined in article 3 hereof.

BCE may be required to provide new Tools, taking into account technological developments or market expectations.

Article 8: Intellectual Property

BCE declares to be vested with the rights on Tools.

The use of a Tool implies compliance with intellectual property rules as set out in article I.6. of the Terms and Conditions.

Any infringement, or act likely to be qualified as such, which is the act of a third party and of which the Member has knowledge, should be reported to BCE who will prosecute the reported case.

Article 9: Responsibility

9.1. Responsibility of BCE

BCE will implement, to the best of its ability and subject to technical constraints, all the means at its disposal to provide the Member with reliable services free from defects. BCE is committed to do its utmost to make the Tools continuously available without interruption, within the limits of unforeseen technical problems or maintenance needed for their operation, in the case of force majeure or events beyond the control of BCE.

BCE will take all necessary steps to ensure the permanent and continuous operation of Tools.

BCE will take all necessary precautions in order to avoid an interruption to the access of Tools subject to the provisions in article 3 hereof.

In any event, BCE cannot incur liability, particularly in the following cases:

- BCE cannot guarantee that files available for downloading from the Site or through the Tools will be free from infections/virus, worms, Trojan horses or other code that manifest contaminating or destructive properties.
- It is the responsibility of the Member to implement procedures and checkpoints sufficient enough to satisfy their particular requirements for accuracy of data input and output and to use an external system to recover any last data;
- BCE cannot be held liable in the event of misuse of a Tool by the Member;
- BCE cannot be held liable for the inconsistency of a Tool with the equipment of the Member or any malfunctions and/or damages arising from an incompatibility;
- BCE is not responsible for the fraudulent use by third parties of the Personal Account of the Member and damages arising therefrom;
- BCE is not liable for any fraudulent use of the Site;
- BCE is not responsible and is under no circumstances liable for incidental or consequential damages including loss of revenue, business profits, programs, information and other adverse effects arising from the use of a Tool, except in the case of technical failures which may be due to BCE. The Member is solely responsible for any damage that can occur following the use of a Tool and it is his/her responsibility to carry out regular backups of any data and/or content that they want to keep on his/her own equipment.

In any event, in the hypothetical case where BCE would assume responsibility, in the context of providing a Tool, the amount due to the professional Member is capped at €200.

9.2. Responsibilities of the Member

9.2.1. Use of the Tools

The Member is solely responsible for any incidental or consequential damages, material or immaterial, caused by him in connection with the use of Tools including, in particular, damages resulting from:

- The use by a third party of his/her Confidential Codes and of the communication of any information that he made available, unless it can be clearly demonstrated that such use or disclosure resulted directly from a technical malfunction attributable exclusively to BCE;
- The use that he/she made of their high-speed internet connection;
- The operation and/or use of data and information that the Member communicated on the internet.

The Member is notified that the fact of using non-compliant materials, particularly “pirate maps” allowing access to Tools other than those provided by BCE, is likely to be considered a criminal offence.

9.2.2. Compliance with applicable laws and regulations

The Member agrees to comply with the laws and regulations so as not to undermine public order and good morals or the rights of others. Thus, the Member agrees, without limitation, that no data transmitted during the use of the Tools:

- Is of a pornographic or paedophile nature;
- Incites violence, crime, misdemeanor, suicide, terrorism, theft, acts of degradation or deterioration;
- Justifies war crimes, crimes against humanity and acts of terrorism;
- Incites discrimination, hate or violence against a person or group of people due to their origin or their membership to an ethnicity, nation, race or because of their religion or morals;
- Shall affect, in any manner whatsoever, the honour or reputation of a person;
- Is a breach of security, privacy or the image of a third party.

9.2.3. Software Infringement

The Member is prohibited from:

- Making changes to the Software, including to correct any errors in it;
- Duplicating, reproducing, copying, extracting (except for making a backup copy) or modifying the Software or to make a derivative work based on it;
- Disassembling, removing, damaging, modifying, performing reverse engineer, decompiling, or decrypting the Software, its documentation or its source code, creating improvements to the Software or to use any other method whose purpose is to access the source code or the protocols of the Software;
- Incorporating, integrating, reusing or including all or part of the Software with another Software, programme, product or service;
- Distributing, redistributing, assigning, leasing, loaning, transferring, providing as security or sublicensing the Software.

The Member cannot claim access to sources of the Software.

However, the Member is informed that he/she can, within a reasonable period of time, obtain from BCE the necessary information for the interoperability of the Software by sending a considered and detailed request pursuant to article L.122-6 of the Intellectual Property Code and in accordance with article I.6. of the Terms and Conditions.

Article 10: Complaints

In the case of complaints, regardless of the nature, the Member must address the request directly by post to the following email address: claims@dreebz.com

In all correspondence, electronic or postal, addressed to BCE, the Member agrees to mention his/her full name, e-mail address and username in order to allow their identification and to treat their requests. Incomplete applications will not be processed by BCE.

The Member is already informed that any complaint resulting from improper use of a Tool will not be taken into account, the Member being solely responsible in this case, in accordance with the provisions contained in article 9.2 hereof.

Article 11: Archiving

Records and backups made on the Platform, such as login details to the Platform, may be requested by a judicial authority under legal obligations and are therefore retained by BCE.

Article 12: Applicable law – dispute resolution

THESE CONDITIONS ARE GOVERNED BY BELGIUM LAW. ANY DISPUTE CONCERNING TRAINING, INTERPRETATION, EXECUTION OF THESE AND THE CONSEQUENCES OF THE TERMINATION OF THESE CONDITIONS WILL GIVE RISE TO LOOKING FOR A FRIENDLY SETTLEMENT BETWEEN THE PARTIES.

HOWEVER, IN THE CASE OF FAILED NEGOTIATIONS OR MEDIATION, THE DISPUTE SHALL BE BROUGHT BEFORE THE COURT OF BRUSSELS, EXCEPT WHERE SUCH ALLOCATION OF CONVENTIONAL JURISDICTION IS NOT ENFORCEABLE TO THE MEMBER.

Charter for online legal services Version from 6th April 2023

The purpose of this document (hereinafter the "Charter") is to inform the Participants about the specific rules applicable to Advisors practising the profession of lawyer (I), as well as about the rules applicable to professionals who may provide legal advice as a principal or subsidiary occupation (II).

The Charter is an Associated Regulation relating to the Internal Regulations of the Platform.

In accordance with the terms of the Internal Regulation, the Registration of the Participant on the Platform implies acceptance of the Charter, as well as the Internal Regulation and the other Associated Regulations but must first comply with all lawyer's national rules.

In the event of a contradiction between any of the provisions contained in the Charter or the Internal Regulation, the terms herein shall prevail.

I. Specific rules applicable to practising lawyers acting as an Advisor

I.1 Conditions for practising as a lawyer on the Platform

A lawyer acting as an Advisor (hereinafter Advisor-lawyer) must inform the Bar Council of which he/she is a member of his/her participation on the Platform prior to his/her registration as an Advisor.

I.2 Online legal services

All Advisor-lawyers must indicate their name and capacity in the text of the advertisement on the Platform, as well as the Bar Council to which they belong, so that any User will be aware and take note of this before the conclusion of a Transaction. Notwithstanding the Internal Regulations, an Advisor-lawyer is forbidden from offering his/her services under a pseudonym.

I.3 Principles governing the conduct of an Advisor-lawyer

The basic principles of the profession of lawyer guide the conduct of every Advisor-lawyer: he/she shall offer his/her services with dignity, integrity, independence, probity and humanity, in accordance with the terms of his/her oath.

He/she shall also respect the principles of honour, loyalty, impartiality, confraternity, discretion, moderation and courtesy.

He/she shall exercise skill, dedication, diligence and prudence with regard to any User.

If an Advisor-lawyer is approached or requested by a User, it is the responsibility of the Advisor-lawyer to ensure the identity of the person to whom he/she is responding and of the parties involved in the case, in order to be able to respect professional secrecy and to avoid any risk of conflict of interest. You are reminded here that Dreebz does not interfere in telephone consultations between a lawyer and his/her client. The relationship between the lawyer and his/her client is direct and personal. This

provision is in line with the strict respect of the lawyer's professional secrecy with regard to their clients.

In addition, disputes between a lawyer and his/her client relating to fees fall within the exclusive competence of the President of the Bar. In general, any dispute between a lawyer and his/her client falls within the remit of the professional bodies with relation to the profession of lawyer.

II. Other Advisors who may give legal advice as a principal or subsidiary occupation

Other professionals can register as Advisors on the Platform in order to provide legal services to Users:

- as a principal occupation: persons responsible for teaching law in private higher education establishments,
- as a subsidiary occupation: persons engaged in a regulated professional activity with subsidiary legal expertise.

For these categories of Advisors, Dreebz reserves the right to request the necessary proof before validating their registration on the Platform.

Privacy Policy Version from 6th April 2023

This is an agreement between you and BCE, doing business as dreebz and (hereinafter “we” or “us”). By using or accessing our website or mobile application by providing personal information to us or through this website or mobile application, you consent to the collect, use and disclosure of that information in accordance with this privacy policy. We undertake (i) to remain transparent in the management of your personal information and (ii) to respect the application to remain within the legal framework for protection of personal data.

This privacy policy (“Privacy Policy”) (i) the procedure by which we collect personal identifiable information pertaining participants and (ii) describes how and under what circumstances, we may use, disclose and transfer this personal data when:

- You use dreebz website (“Website”) or Partners’ website
- You use all available services from the Website or from the Partner’s website
- You use the Platform.

This Privacy Policy constitutes a regulation associated with Terms and Conditions.

The terms used in this Privacy Policy have the same meanings as defined into the Terms and Conditions to which this Privacy Policy is attached.

Under the event of opposition, between any of the provisions of this Privacy Policy and the General Terms and Conditions, the terms of the present ones shall prevail.

ARTICLE 1 : DATA COLLECTION

WHAT INFORMATION DO WE COLLECT

- Email address and telephone number
- Login and password
- Account preferences
- Date of Birth
- Credit or debit card or Stripe

For all payment information, we use the services of the Providers, certified to PCI DSS 3.2, the main international security standard whose objectives are to ensure the confidentiality and integrity of cardholders data under the European Payment Services Directive (PSD, 2007/64/CE).

We do not store card information, only the elements necessary to the processing of the transactions and their consequences (payment, guarantee, disputes...) are preserved: the name of the card holder associated with the card issuer, the first six and the last 4 digits of the card and the expiry date.

PERSONAL DATA AUTOMATICALLY COLLECTED WHEN USING OUR SERVICE

When using our services, we automatically record information related to (i) your use of our services, (ii) your interaction with our ads and mail, (iii) information on the software and devices feature you use, (iv) information from your browser.

In addition, our Websites and mobile applications include the ability for you and other Users to post information via online reviews, comments, forums, or blogs. As a result, we will also receive information about you: (i) when you choose to post or otherwise share this information on our Websites or mobile applications, or (ii) when other users post or otherwise share information about you on our Websites or mobile applications.

We collect this information by:

- Log files : when you use our services, some information are automatically registered in our log files such as (i) IP address, (ii) unique identifier, (iii) your operating system and its location, (iv) browser you use, (v) pages viewed.
- Cookies : We may use tracking technologies such as invisible pixel, log file implemented on our Website that we store on your device (called "cookies"). These technologies allow us to recognize your device and to follow your interaction with our services, mails and ads.

The collection of personal data can become limited with the disable feature directly in your browser. However, this opt out feature may reduce the performance and functionality of the platform and its tools. For further information, please read our cookies policy.

ARTICLE 2 : HOW DO WE USE INFORMATION WE COLLECT?

Our primary purpose in collecting information about you is to provide you or connect you with products, services, information, and users that match your interests and preferences. Your data allow us to propose promotional offers only when you authorized it.

We may also use your personal data in order to provide, improve and personalize our services regarding your preferences and to adapt our Website to the device that you use to facilitate your readings, to create use and traffic statistics.

We solely collect data necessary for the purposes of the processing above mentioned.

If we plan to use your personal data for other purposes we commit to prior inform you. You'll have the right not to give your consent or to withdraw it.

ARTICLE 3 : WHO DO WE SHARE INFORMATION WITH ?

DATAS SHARED WITH COMPANIES BELONGING TO BCE & Dreebz

In order to improve your experience of our trades and services, information concerning your use of the service may be shared with companies belonging to BCE & Dreebz for research, analysis and advertising.

DATAS SHARED WITH SERVICE PROVIDERS

We use service providers for customer management and payment process. We only share with our providers information they need for their mission.

Our service provider must respect our Charter on the Protection of Personal Data and commit not to use your data for their own commercial purposes.

DATAS SHARED WITH THIRD PARTIES

We share information with third parties only with your consent. We may report to law enforcement agencies any activities that we reasonably believe to be unlawful, or that we believe may aid a law enforcement investigation. In addition, we reserve the right to release all types of information to law enforcement agencies if we determine, in our sole judgment, that either you have violated our policies, or the release of information about you may protect the rights, property, or safety of us or another person.

PLUG-INS AND SOCIAL MEDIA

We use plugins or social media modules on some of our Websites. These include “like”, “share” buttons from third party social networks such as Facebook, Twitter, Google +, that you can find on our Websites. They allow you to like and share information from our Websites with friends on social networks. When you visit a page of our Websites (web or mobile) containing plug-ins or social media modules, a connection is established with the servers of social networks (Facebook, Twitter...) who are then informed that you have accessed the corresponding page of the website consulted, even if you do not have a Facebook or Twitter user account, and even if you are not connected to your Facebook or Twitter account. If you do not want social networks to publish your actions from plug-ins in your social media accounts, you must disconnect for your social networks before visiting our Websites.

ARTICLE 4 : WHERE DO WE STORE YOUR DATA

Your Personal Data is stored in AWS cloud as well as those of Our service providers. In some cases, for essentially technical reasons, some Data may be transferred outside the territory of the European Union. In this case, We are committed to ensuring the protection of your information by implementing protection systems in accordance with applicable legislation, including data processing agreements based on standard contractual clauses of the European Union.

ARTICLE 5 : HOW LONG WE WILL KEEP YOUR DATA

Your Personal Data is stored by Us and / or any subcontractor of Our choice for the strict performance of Our obligations, and are retained, unless you specify otherwise, for a maximum of 4 (four) years from the date of termination of the commercial relationship for the purposes of commercial prospecting and in order to comply with Our legal obligations, and resolve any disputes that may arise in connection with Our services.

At the end of these 4 (four) years, We commit ourselves to contact you again to determine whether you wish to continue to receive commercial solicitations. Beyond this maximum duration, the data will be archived and anonymized or destroyed.

The archiving of your Personal Data is carried out on a reliable support in accordance with the legislation in force. In the event of a dispute between the Data thus stored and any document provided by you, it is expressly agreed as an evidentiary agreement that the Data collected by Us will take precedence and will only be admitted as evidence. If you do not delete, the data collected via the implementation of cookies are retained for a period of 13 (thirteen) months from the implementation of the cookie on your device.

ARTICLE 6 : YOUR RIGHTS

RIGHTS OF ACCESS, MODIFICATION, LIMITATION, DELETION AND PORTABILITY

You have a general right of access, rectification, limitation and deletion, the right not to be the subject of an automated individual decision (including profiling) as well as a right to portability of the set of Personal Data about you, collected as you use Our services.

You may exercise these rights at any time by going to your Personal Account or by contacting us at the following address: dpo@dreebz.com enclosing a copy of your identity card.

RIGHT OF OPPOSITION

You may at any time object to the processing of your Personal Data or withdraw your consent by contacting us at the following address: dpo@dreebz.com enclosing a copy of your identity card.

ADVERTISING AND COOKIES

If you no longer wish to receive targeted advertising based on your interests or any form of tracking please refer to the cookies policy

ARTICLE 7 : EMAIL COMMUNICATION AND TEXT MARKETING

We may send you non-promotional emails, SMS and non-promotional email regarding your Personal Account at any time. If you give your consent during registration or via your personal account, we may also send you email communication and other promotional messages by email, post or SMS. You may at any time object to the receipt of any promotional message by using the unsubscribe link provided or by sending an email to dreebz Customer Service at the following address: dpo@dreebz.com

ARTICLE 8 : ADVISOR'S OBLIGATIONS

Any Consultant offering its Services on Our Platforms undertakes to comply with its obligations under the applicable regulations for the protection of personal data as it results in particular from the European Regulation on the protection of personal data. Each Consultant declares, in particular having informed Users in accordance with the General Data Protection Reglementation (GDPR).

Except with the express and prior consent of the User, the Consultant agrees not to make any use of the Personal Data relating to the User for purposes other than the strict needs of the execution and billing of its Service or to assert his rights in any dispute with a User. Similarly, the Consultant is informed that it is forbidden to communicate any Personal Data to a third party without the express prior consent of the User.

Any Consultant undertakes to indemnify us against the consequences of any claim by a User resulting from the breach by the Consultant of his obligations under the applicable rules regarding the protection of personal data and / or of the Charter.

ARTICLE 9 : UPDATE OF THIS PRIVACY POLICY

We reserve the right to modify this Charter at any time, in whole or in part, in the light of changes and developments in Our internal practices and procedures.

We invite you to consult this Charter regularly, before any collection of your Data.

Pricing and Payment Policy **Version from 6th April 2023**

This document (Pricing and Payment Policy) is an Ancillary Policy to the Terms and Conditions for the BCE community service and forms an integral part of the said Terms and Conditions. The purpose of the Pricing and Payment Policy is to inform Members of the pricing and payment Terms and Conditions applicable to Services offered by Providers on BCE.

According to the provisions of the Terms and Conditions, the Registration of the Member to the Platform requires acceptance of the Pricing and Payment Policy, as well as the Terms and Conditions and the other Ancillary Policies.

In case of conflict between any provision of the Pricing and Payment Policy and the Terms and Conditions, the terms hereof will prevail.

Article 1: Information on Financial Terms and Conditions

Prior to the closing of a Transaction, the Member is invited to proceed to payment before the request is send.

The User who orders a video consultation on dreebz must pay a fixed fee excluding tax per slot.

This amount is fixed and allows everyone to use the services of dreebz in complete transparency.

The advisor pays an annual fee of € 240 excluding tax allowing him to create his personal space through which he offers these slots to the User. He can renew his subscription manually via his personal account for a period of 1 additional year.

The Financial Terms and Conditions applicable to the Transaction liberally fixed by dreebz to ensure a fair relation.

The Provider is responsible for complying with specific rules regarding Legal Services Online.

After provision of the Service and based on the information sent by BCE, the Provider acknowledges and undertakes to deliver to the User requesting it, a summary of the Transaction by e-mail detailing:

- the date of the Transaction,
- the name, the postal and electronic addresses of the Provider,
- the User's identification login,
- the detailed breakdown of the Service as billed,
- the total amount paid including applicable taxes (the "Price").

The Provider shall also indicate the name and contact details of the User whenever the User requests such data.

Furthermore, in case the Member acts through a business identity (professional or trader), the summary provided needs to include the following additional information:

- the Provider's full name, address, equity, SIREN number (French national identification number allocated to all businesses) and, if applicable, the registration number with the local trade and company register or commercial register;
- the name and address of the User;
- the VAT identification numbers of the Member(s),

Article 2: Rates

Under article II.5 of the Terms and Conditions, the Provider agrees not to practice on other websites offering similar services at rates lower than those set by dreebz's Platform.

Article 3: Payment by the User

3.1. When payment is due

Payment is due from the User once he wants to send a request.

3.2. Payment terms of the Transaction

BCE provides the Members with multiple secure payment methods including, but not limited to:

- Payment by credit card (Stripe);

The completion of a payment by one of the methods indicated above requires the prior consent of the Provider.

Article 4: Service charge due to BCE

4.1. Repayment of the service charge

As a counterpart to the use of Tools for the provision of Services, the Provider must pay a service charge to BCE (the "service charge") of which the amount is determined according to the terms set out in article 4.2 hereof.

The service charge corresponds to the compensation accorded to BCE in respect to:

1. The provision of a technical interface,
2. The role as an online broker,
3. The issuing of information relative to the Transaction performed.

As a consequence, the service charge is due regardless of the outcome of the Transaction, provided that the latter is carried out for a fee.

4.2. Determining the service charge amount

Each Provider is accountable for providing BCE with a flat fee or a percentage equal to the price of the Transactions as defined in article 2. The amount of the applicable fees is 7,5% for each successful request. It represents fees for Stripe, Zoom, and administrative and support services. 7.5% of every validated consultation conducted by the expert is deducted. The expert's remaining balance will be paid at the end of each monthly billing cycle. Dreebz will provide you with a detailed statement, and you will send us an invoice, which we will pay upon receipt

dreebz reserves the right to change the service charge amount which the Provider is accountable for, subject to having notified the Provider thirty (30) days prior to such changes being brought into effect.

4.3. Payment of service charge

The service charge payable by the Provider to BCE under the conclusion of a Transaction on the Platform is automatically deducted from the amount deposited into the trustee account as outlined in article 6 hereof.

The service charge will be withdrawn within a maximum of forty-five (45) days which will be extended by one day where the time period would end on a Sunday at the time of payment to the Provider for the price of the Transaction paid into the trustee account and after provision of the invoice corresponding to the Personal Account of the Provider by BCE.

In the event of late payment or non-payment of the service charge, particularly due to the lack of available funds in the trustee account following the cancellation of a fraudulent payment, BCE will proceed to suspend the Registration of a Provider. Failing regularization within seven (7) days, BCE may proceed to the cancellation of the Registration of a Provider, with immediate effect and without notice.

Any late payment or non-payment of the service charge will result in additional interest due for delay corresponding to one and a half (1.5) times the legal interest rate, without prejudice, to any claim for damages and other actions necessary to protect the interests of BCE.

4.4. The status of Transactions

The Provider will be informed of Transaction Payments credited to his/her account from the User by a notification in his Personal Account. The inventory will outline:

- transactions done
- aborted transactions

The Provider can view at all times on his Personal Account the status of Transactions conducted, as well as an inventory each month for the previous month.

Payment of the Transaction Price to the Provider from the User, minus the service charge amount in accordance with article 5.2, will be sent to him/her by BCE no later than the first working day after the fifteenth (15th) of the following month.

Article 5: Settlement, invoicing and payment of services

The service provider receives a statement of account every month, and is requested to send Dreebz an invoice in the correct and due form. Dreebz makes the payments on the 15th of the following month.

Example: As an expert, I receive my invoice for the month of February. If I send my invoice to Dreebz in the correct and due form before 15 March, it will also be paid on 15 March. If the invoice arrives after 15 March, it will be paid on the 15th of the following month (in this example, on 15 April).

Article 6: Objections and fraud

An order to pay the Transaction Amount by Credit Card executed via the secure payment service is irrevocable unless the Credit Card is used fraudulently.

Therefore, The User cannot stop or cancel such payments if he is not satisfied with the Service or because the Service does not meet the original specifications of the Service offer.

In the event of a dispute, Members have an obligation to attempt to settle such dispute in accordance with the provisions of article 1.1 of the process of the Settlement of Disputes Policy.

In case of failure of such settlement, and although BCE acts only as an intermediary, BCE will use its best efforts in order to resolve in an amicable way any dispute between Members once the payment in relation to the Transaction into the trustee account has occurred.

As a following step and in accordance with the Settlement of Disputes Policy, Members are requested to contact BCE via the web mail service available in the "Support" area of their Personal Account in order to report that a dispute has arisen.

In the case of payment involving fraudulent behaviour by Credit Card, it will be possible for the card holder to claim repayment of the disputed sum.

In the event of an incident resulting in the repayment by dreebz of the Transaction amount (i.e. disputed or aborted transactions as defined in article 5), the Provider remains liable for any required payment to BCE, as only the Provider assumes all risks related to Transactions, dreebz's role being limited to that of online broker as defined in article I.3. of the Terms and Conditions.

The Transaction amount will be subject to fees incurred by BCE following the restitution of the disputed sum to the User's banking institution. The fees will be charged on a specific invoice indicating the month that the dispute took place.

Upon request, BCE will send the Provider the documentary evidence relating to a repayment.

Furthermore, BCE has the right to deduct the disputed sum from future payments due to the Provider.

Article 8: Violation by the Member of anti-money laundering legislation

Members shall refrain from using the Platform for fraudulent purposes and in particular from engaging in money laundering activities.

Members are hereby given notice that dreebz will disclose, whenever necessary and at its discretion, any essential information, including personal data, to the competent authorities responsible for the enforcement of this offense.

As a security measure, dreebz may suspend or remove as of right, irrevocably and without prior notice the Registration of any Member in case of sufficient proof of evidence leading to the assumption that this offence has being committed.

Statement of Moderation Version from 6th April 2023

This document is an Ancillary Policy to the Platform's the Terms and Conditions.

The Statement of Moderation charter is designed to inform Members about the rules to be followed as part of the Services (I) and of the existence of Prohibited Services and (II) Services subject to authorisation.

Under the terms of the Terms and Conditions, the Registration of the Participant to the Platform implies acceptance of this Statement of Moderation as well as the Terms and Conditions and all other Ancillary Policies.

In the case of conflict between any provision of the Statement of Moderation and the Terms and Conditions, the terms hereof will prevail.

1. Concept of prohibited services

Prohibited services ("Prohibited Services") consist of all activities that violate laws and regulations and that may result in civil and criminal penalties for the Provider and/or BCE in their capacity as a technical intermediary.

As a general guideline, the following activities are prohibited on the Platform:

- Any legally authorised gambling for money, including in the form of wagers and lotteries, raffles or sweepstakes;
- Any activity or business carried out by notaries pursuant to the provisions of article 1 of ruling no. 45-2590 of 2 November 1945 on the status of notaries;
- Any activity or business relating to prostitution;
- Any activity or business violating the legal respect of the human body, including activity of a pornographic nature;
- Any activity detrimental, in general, to human dignity.

2. Services subject to authorisation

Prior approval must be obtained by BCE for activities that require, by virtue of legislation or regulation:

- A qualification, registration with a professional body, or a permit, licence or other regulatory or administrative authorisation;

- Adherence to pricing and billing conditions non compatible with the Pricing and Payment Policy.

BCE can verify that Providers hold qualifications attesting to their professional experiences and are duly registered with the competent authorities as well as with social organisations or other agencies.

3. Role of BCE

BCE suggests that all Providers verify that the Service that they intend to offer on the Platform is not a Prohibited Service and is not subject to authorisation. In case of doubt, the Provider is encouraged to approach BCE prior to his/her registration on the Platform in order to determine if the Service in question may or may not be offered on the Platform.

II.4. Penalties

In accordance with article I.10. of the Terms and Conditions, BCE may suspend or remove as of right and without prior notice the Registration of a Provider who proposes a Prohibited Service or a Service for which he has not obtained permission.

II.5. Responsibility of the Members

All Providers undertake to protect and indemnify BCE against the consequences of any claim emanating from a User or third party from the provision of a Service that is prohibited on dreebz and, more generally, of any regulated activity or business without being in possession of the necessary authorisations, entitlements or qualifications.

Settlement of Disputes Version from 6th April 2023

This document ("Settlement of Disputes") is an Ancillary Policy to the Terms and Conditions for the dreebz community service and forms an integral part of the said Terms and Conditions. The purpose of this document is to inform Members of the rules applicable to settle disputes that may arise between dreebz Members.

According to the provisions of the Terms and Conditions, the Registration of Members on dreebz requires acceptance of the Settlement of Disputes, as well as of the Terms and Conditions and the other Ancillary Policies.

In case of contradiction between any of the terms of the Settlement of Disputes and of the Terms and Conditions, the terms herein shall prevail.

Article 1: Resolving a dispute between Members

Use of the Litigation Manager

Any Member who feels aggrieved can at any time report a dispute to dreebz via the webmail service "Litigation Manager" available in the "Support" area of his Personal Account whenever he feels that he has been wrongfully treated during a Transaction entered into on dreebz.

This Litigation Manager consists of a dialogue via webmail between the two Members involved in the disputed transaction. The Members are informed by e-mail and in their Personal Account of any new messages brought to the dialogue.

Members commit to communicate in good faith and in a fair and honest manner. The Member therefore agrees not to harass, threaten or insult his interlocutor.

The Member who initiated the dialogue has the option to terminate it at any time.

Article 2: Assistance in the settlement of disputes

2.1 Members who have not managed to settle a dispute independently may report it to dreebz through the Customer Service.

dreebz will attempt to lead the Members to an amicable resolution of the dispute within six (6) months from the completion of the Transaction.

The Members shall undertake to disclose to BCE all information that BCE shall deem necessary for the purposes of resolving their dispute. It is understood that, in its capacity as online broker as defined in article I.3 of the Terms and Conditions. BCE does not, under any circumstances, guarantee the Members that the Settlement of Disputes Policy will end in a clear outcome.

2.2 Members shall undertake not to report disputes either groundlessly or in bad faith. Failing this, Members are liable to have their Registration suspended or removed and without prior notice from BCE, in accordance with article. I.10 of the Terms and Conditions.

2.3 In the event of a dispute over the payment of the Price of the Transaction, the Member can only report a dispute to BCE once the Transaction Payment has been paid into the trustee account. The Provider assumes all risks inherent to any Transaction in the event of non-payment of the Transaction. The Provider therefore acknowledges that BCE cannot contest a request for repayment of the Transaction Payment from the User's bank when such a Price has been paid fraudulently. The Provider accepts that this decision is irrevocable.

2.4 In the event that proceedings to settle the dispute fail, it is the Member's responsibility to introduce a claim before a court which has jurisdiction to solve the dispute.