TERMS AND CONDITIONS RELATING TO WEBSITE

Acceptance

In order to use the website www.Publica.io and its content, you must first agree to the following Terms and conditions. You may not use the website if you do not accept the Terms.

You accept these Terms by actually clicking the box, and contributing to Publica. You understand and agree that we will treat your contribution and use of the Services as acceptance of the Terms from that point onwards.

You may not use the website, may not contribute, and may not accept the Terms, if you are under the age of eighteen (18), or you are a person barred from using or receiving the Services under the laws of Gibraltar and/or laws the United States or any other relevant jurisdiction, including the country you are resident or from which you use or access the Website. These terms of use can be changed by us at any time in our sole discretion.

Please be aware that we do not accept citizens from certain countries. US citizens or US residents are strictly not accepted as clients due to US Securities and Exchange Commission ("SEC") rules.

You acknowledge that our website materials and our Services do not include the provision of investment advice. Any information as may be announced by the Company on the website to you does not constitute investment advice but merely aims to assist you in posing Publica's potential when considering contribution decision. It is also understood and accepted that we shall bear absolutely no responsibility, regardless of the circumstances, for any such contribution.

We will not advise you about the merits of a the contribution and you alone will make your decisions based on your own judgment for which you may wish to seek independent advice before entering into. In asking us to enter into any relations, you represent that you have been solely responsible for making your own independent appraisal and investigation into the risks of the contribution. You represent and warrant that you have sufficient knowledge, market sophistication, professional advice and experience to make your own evaluation of the merits and risks of any contribution to Publica.

You agree to use the website join Publica and contribute and/or purchase PBL tokens at your own risk. You agree that you have made your own determination regarding the usefulness of the website or validity. We disclaim all warranties including, but not limited to, warranties of merchantability and fitness for a particular purpose.

You agree that you are solely responsible for, and we have no responsibility to you or any third party for, any breach of your obligations under the terms (including breach of any obligations you may have with respect to a third party service) and for the consequences (including any loss or damage which Publica may suffer) of any such breach.

The company and/or its representatives shall not be liable for any loss or damage caused, directly or indirectly, by any event, act or omission beyond the control of the company.

The concept and potential services posed on this website are provided "as is" and "as available", and we make no warranties of any kind, express or implied, including, but not limited to, warranties of merchantability and fitness for particular purpose. the company does not warrant that company website, servers, or e-mail communications shall be available at all times and that they are free of viruses or other harmful components. the company will not be liable for any damages of any kind arising from the use of Company's tokens and/or platform or the company's website(s), including, but not limited to direct, indirect, incidental, punitive, and consequential damages.

Copyrighted Information and Copyright Agent

Please note that the pages on the Site may contain other proprietary notices and copyright information, the terms of which must be observed and followed.

Unless otherwise noted, all information, text, articles, data, images, Documents (as defined below), software or other materials (collectively hereinafter referred to as the "Materials") contained on any page within this Site are copyrighted by PUBLICA GLOBAL (GIBRALTAR) LIMITED (hereinafter collectively referred to as the "Copyright Holder"). Title to copyright in the Materials will at all times remain with the Copyright Holder. You may only use, download or copy the Materials contained in the Site in accordance with the Terms and Conditions

Any permitted copies of the Materials must retain the copyright notice, and any other proprietary notices contained in such Materials. Unless otherwise provided in the Terms and Conditions, you may not edit, or use any content contained in the Materials in any manner that may give a false or misleading impression or statement as to the Copyright Holder, or any third party referenced in the Materials. Nothing on this Site shall be construed as conferring any license under any Copyright Holder's intellectual property rights, whether by estoppel, implication or otherwise. You agree to use the Site and the Materials and services and products on the Site or accessible via the Site only for lawful purposes. We may revoke any of the foregoing rights, as well as any access and use authorizations granted to users of the site at any time.

Except as specifically provided in these Terms and Conditions, any reproduction, distribution, replication or retransmission of any information contained on this Site without the prior written consent of PUBLICA GLOBAL (GIBRALTAR) LIMITED is strictly prohibited.

The Content of the site may not be copied, distributed, republished, uploaded, posted, or transmitted in any way without the prior written consent of PUBLICA GLOBAL (GIBRALTAR) LIMITED, or unless authorized in writing elsewhere on our site, except that you may print out a copy of the Content solely for your personal use. In

doing so, you may not remove or alter, or cause to be removed or altered, any copyright, trademark, trade name, service mark, or any other proprietary notice or legend appearing on any of the Content.

It is clarified, that every effort has been made to accurately represent the Company's concept, tokens, platform, product(s) offered through this website and their potential. Any claims made or examples given are in order to reflect and represent the potential of the products and/or services, however, should not be relied on in any way in making a decision whether or not to purchase tokens and/or contribute.

Information, images, videos and examples displayed on this website are for educational and illustrative purposes only. Contributors/purchasers should make contribution decisions based on their unique objectives, risk tolerance and financial situation.

You recognize any business endeavour has inherent risk for loss of capital. By contributing/ordering the this tokens/product/services or any related products/services, you agree to all terms listed on this website.

In the videos that are being displayed in the websites, in some cases illustrations have been used. Publica does not guarantee gains, income or success, and examples of the potential, visions and functionalities of Publica and the PBL tokens do not represent an indication of future success or earnings.

Every effort has been made to accurately represent Publica, the whitepapers content, token functionalities, and their potential. Even though the cryptocurrency industry is one of the few where one can write their own check in terms of earnings, there is no guarantee that you will earn any money using the Publica and these materials. examples in these materials are not to be interpreted as a promise or guarantee of earnings. earning potential is entirely dependent on the person using our product, ideas and techniques. we do not purport this as a "get rich scheme."

Materials in our website may contain information that includes or is based upon forward-looking statements. Forward-looking statements give our expectations or forecasts of future events. you can identify these statements by the fact that they do not relate strictly to historical or current facts. they use words such as "anticipate," "estimate," "expect," "project," "intend," "plan," "believe," and other words and terms of similar meaning in connection with a description of potential earnings or financial performance.

Any and all forward looking statements here or on any of our sales material are intended to express our opinion of Publica's potential only. many factors will be important in determining Publica's actual results and no guarantees are made that Publica will achieve this forecasts and/or visions

The company disclaim any warranties (express or implied), merchantability, or fitness for any particular purpose. The company shall in no event be held liable to any party for any direct, indirect, punitive, special, incidental or other consequential damages arising directly or indirectly from any use of this material, which is provided "as is", and without warranties.

Disclaimers and Limitation on Liability.

The contents of this site, including, without limitation, the materials, are provided "as is," and PUBLICA GLOBAL (GIBRALTAR) LIMITED makes no representations or warranties, express or implied, of any kind with respect to this site or its contents. PUBLICA GLOBAL (GIBRALTAR) LIMITED disclaims all representations and warranties, including, without limitation, warranties of merchantability, fitness for a particular purpose, title and non-infringement.

PUBLICA GLOBAL (GIBRALTAR) LIMITED does not represent or warrant that the information accessible via this site is accurate, complete or current. this site could contain typographical errors or technical inaccuracies. PUBLICA GLOBAL (GIBRALTAR) LIMITED reserves the right to add to, change or delete its content or any part thereof without notice. Any price or availability information is subject to change without notice. Additionally, this site may contain information provided by third parties, which includes, without limitation, documents and software. PUBLICA GLOBAL (GIBRALTAR) LIMITED makes no representation or warranty regarding the accuracy, truth, quality, suitability or reliability of such information. PUBLICA GLOBAL (GIBRALTAR) LIMITED is not responsible for any errors, omissions, or inaccuracies contained in any information provided by such third parties.

Neither PUBLICA GLOBAL (GIBRALTAR) LIMITED nor any of its members, directors, employees or other representatives will be liable for damages arising out of or in connection with the use of this site or any information, products or services contained herein, which includes, without limitation, the materials, even if advised of the possibility thereof. This is a comprehensive limitation of liability that applies to all damages of any kind, including, without limitation, indirect, special and consequential damages, loss of data, income, profit or goodwill, loss of or damage to property and claims of third parties.

You have sole responsibility for adequate protection and backup of data and/or equipment used in connection with the site and will not make any claim against PUBLICA GLOBAL (GIBRALTAR) LIMITED for lost data, re-run time, inaccurate output, work delays or lost profits resulting from the use of the materials.

you agree to defend, indemnify and hold us harmless from and against any and all claims, losses, liability costs and expenses (including but not limited to attorney's fees) arising from your violation of this agreement or any third-party's rights, including but not limited to infringement of any copyright, violation of any proprietary right and invasion of any privacy rights, this obligation shall survive any termination of this agreement, our liability will not exceed the purchase price of the services.

Links to third party sites.

Any other web sites that are accessible via any link on this site are not under the control of PUBLICA GLOBAL (GIBRALTAR) LIMITED. PUBLICA GLOBAL

(GIBRALTAR) LIMITED is not responsible for the contents of any linked site or any link contained in a linked site, or any changes or updates to the information contained in such sites. PUBLICA GLOBAL (GIBRALTAR) LIMITED provides the linked sites to you only as a convenience and the inclusions of any such link on the site does not imply PUBLICA GLOBAL (GIBRALTAR) LIMITED endorsement of the site, the organization operating such site, nor any products or services of that organization. your linking to any off-site pages or other sites is entirely at your own risk.

Governing law; venue for any proceedings

Any action, proceeding, dispute, claim or controversy arising out of or relating to this site or these terms and conditions, or any PUBLICA GLOBAL (GIBRALTAR) LIMITED services offered on or accessed via the site, shall (i) be governed by the laws of Gibraltar.

Complete agreement; changes to the terms and conditions

These terms and conditions represent the entire understanding relating to the use of the site and prevail over any prior or contemporaneous, conflicting or additional, communications. PUBLICA GLOBAL (GIBRALTAR) LIMITED shall have the right to revise and modify the terms and conditions at any time by posting the revised terms and conditions on the site. Any use of the site after such posting shall be deemed to constitute acceptance of the revised terms and conditions by the user.

Indemnification

You agree to defend, indemnify, and hold harmless PUBLICA GLOBAL (GIBRALTAR) LIMITED, its officers, directors, employees, advisors, members, agents and affiliates from and against any claims, actions or demands, including without limitation reasonable legal and accounting fees, alleging or resulting from your breach of the terms and conditions. PUBLICA GLOBAL (GIBRALTAR) LIMITED shall provide notice to you promptly of any such claim, suit, or proceeding and shall assist you, at your expense, in defending any such claim, suit or proceeding.

By using this website you hereby agree to indemnify, defend and hold the company and its officers, directors, employees and agents harmless from any loss, damage, liability, claim, cost, awards and expense, including but not limited to reasonable attorney's fees, arising out of or his or her illegal and/or wrongful doing and/or any breach of agreement. without in any way limiting the foregoing, this indemnity clause shall apply to all allegations of wrong doing or if any of the clients warranties or undertakings is breached or found as false.

You agrees to pay the indemnified entities, promptly and for any and all claims, losses, damages, costs and expenses, including attorney's fees, incurred by the any of the indemnified entities in the enforcement of any of the provisions of the agreement, or any other contracts between company and client.

Termination

PUBLICA GLOBAL (GIBRALTAR) LIMITED reserves the right to immediately terminate your access and use of the site, or any services, in the event of any conduct by you or through your account which Publica, in its sole discretion, considers to be unacceptable, or in the event of any breach by you of the terms and conditions.

Publica reserves the right to refuse or reject any contributions made at any time in our sole and absolute discretion. To the extent that we refuse or reject a contribution, we will exercise reasonable endeavours to procure that the contribution is returned to the Contributor, however, we do not warrant, represent or offer any assurances that we will successfully be able to recover and/or return any such contributions.

Privacy

By agreeing to this terms and conditions, you hereby consent to transfer your personal information. You hereby consent and specifically request from us to receive from us or by our associates or 3'rd parties, marketing communications in respect to the potential offerings by way of E-mail, post, SMS, phone, push notifications or any of which you may unsubscribe from at any time by contacting costumer service.

By accepting this terms and conditions, you agree to being contacted and asked to consent for your name and private details to be used for advertising and promotional purposes, including by 3'rd parties, without that being considered to any breach of law or your privacy.

The Company shall not be required and may be unable to accept you as a Client until all Know-Your-Client and Anti-Money-Laundry documentation we require has been received, if it will be required according to regulatory requirements and/or in compliance with any relevant authorized authorities, and the Company reserve the right that until it has received all such documentation, properly completed by you, your contribution will be rejected.

Risk disclosure

You solemnly declare that you have read, understood found satisfactory and accept as an integral part of this Agreement the following information provided on our Website:

- a) Risk Warnings and Risk Disclosures, and
- b) Terms and conditions in relation to the token sale.

You unreservedly acknowledge and accept that:

a) You run a great risk of incurring losses and damages as a result of contributing to Publica, and accept and declare that you are willing to undertake this risk. The damages may include loss of all your funds/contribution and also any additional commissions and other expenses,

- b) Cryptocurrencies and ICO's carry a high degree of risk in a volatile uncertain market conditions, in addition to other factors that relates to the risks involved in the development of the platform and/or Publica's products etc.
- c) Before deciding to contribute you should carefully consider your contribution objectives, and risk appetite.
- d) There are significant risks associated with use of online wallets and exchange systems including, but not limited to, software and hardware failure and internet disconnection and/or or loss off keys and/or wallet address. The Company is not responsible for such losses or failures.

The Company shall not be responsible for any loss arising from any contribution based on any recommendation, forecast or other information provided on the website. Any opinions, news, research, analyses, prices, or other information contained on this Website are provided as general product/market commentary, and do not constitute "investment advice". The Company will not accept liability for any loss or damage, including without limitation to, any loss of profit, which may arise directly or indirectly from use of or reliance on such information.

The contents of any report provided should not be construed as an express or implied promise, as a guarantee or implication that Clients will profit from the strategies herein, or as a guarantee that losses in connection therewith can, or will be limited.

You agree that the company and/or the Company's employees and/or directors and/or owners, shall not be liable for any consequential, indirect, incidental or special loss (including loss of profits and trading losses) that result from your use of the Services even if you have advised us of the possibility of such loss. Consequential loss includes pure economic loss, loss of profit, loss of business and likely loss whether direct or indirect.

Last Updated: September 19, 2017