#### **Terms of Service**

By accessing, browsing and using this Web site, user agrees to be bound by these terms and conditions and to comply with all applicable laws and regulations.

### **Acceptance of Terms**

By accessing or using this website, you agree to be bound by these terms of use. If you do not agree to these terms, you may not use this website.

### **Modification of Terms**

We reserve the right to modify these terms of use at any time. If we make changes to these terms, we will post the revised terms on this website and update the effective date. Your continued use of this website after the revised terms have been posted constitutes your acceptance of the revised terms.

#### **Use of Website**

You may use this website for lawful purposes only. You may not use this website in any way that violates any applicable local, state, national, or international law or regulation.

## **Intellectual Property**

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### **Disclaimer of Warranties**

This website is provided on an "as is" and "as available" basis. We make no representations or warranties of any kind, express or implied, as to the operation of this website or the information, content, materials, or products included on this website.

# **Limitation of Liability**

We will not be liable for any damages of any kind arising from the use of this website, including but not limited to direct, indirect, incidental, punitive, and consequential damages.

## **Governing Law**

These terms of use and your use of this website shall be governed by and construed in accordance with the laws of the State of Wyoming.

### **Dispute Resolution**

Any disputes arising out of or in connection with these terms of use or your use of this website shall be resolved through binding arbitration in accordance with the rules of the American Arbitration Association.

### Severability

If any provision of these terms of use is found to be invalid or unenforceable, that provision shall be enforced to the maximum extent possible and the remaining provisions shall remain in full force and effect.

# **Entire Agreement**

These terms of use constitute the entire agreement between you and XIAO LLC and the website and supersede all prior agreements or understandings, whether written or oral. These terms of use may not be amended or modified except in writing signed by both parties.