TERMS OF USE, COPYRIGHT & LEGAL NOTICE

NEXORA CRM

Bhanu Excellence LTD — Company Reg. No. 515767663

Effective Date: February 2026

Welcome to NEXORA CRM. These Terms of Use govern your access to and use of the NEXORA CRM platform and any related services. By accessing or using the System, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree, please do not use the System.

1. Definitions

"The System" — the NEXORA CRM customer relationship management platform, including all modules, features, source code, user interface, design, databases, APIs, integrations, built-in tools, and any related services or documentation provided by the Company.

"The Company" — Bhanu Excellence LTD, Company Registration Number 515767663, the sole owner, developer, and operator of the System.

"User" — any individual or entity that accesses, uses, or interacts with the System in any capacity, including employees, administrators, agents, managers, or guests.

"Data" — any information, content, files, records, or materials entered, uploaded, stored, processed, or generated within the System by any User or automated process.

"NXR Token" or "NXR" — a digital token (ERC-20 standard) deployed on the Polygon blockchain network. The NXR Token is a separate and independent product from the System, as further detailed in these Terms.

"Wallet Feature" — the optional, built-in digital wallet interface within the System that allows certain interactions with NXR Tokens on the Polygon blockchain.

2. Intellectual Property & Copyright

All rights, title, and interest in and to the System — including source code, object code, architecture, algorithms, user interface, graphics, logos, trademarks, trade names, trade secrets, and documentation — are the exclusive property of Bhanu Excellence LTD and are protected under applicable intellectual property laws.

© 2026 Bhanu Excellence LTD. All Rights Reserved.

No part of the System may be reproduced, distributed, transmitted, adapted, modified, reverse-engineered, decompiled, or otherwise used without the prior express written consent of the Company. Unauthorized use may result in civil and criminal penalties.

All trademarks associated with the System — including "NEXORA CRM," "NEXORA COIN," "NXR," and the NEXORA logo — are the exclusive property of the Company.

3. License & Permitted Use

The Company grants authorized Users a limited, non-exclusive, non-transferable, revocable license to access and use the System for its intended business purposes, subject to these Terms.

This license does not grant any ownership, equity, or proprietary rights in the System or any of its components. The Company may revoke, suspend, or modify any User's access at any time, at its sole discretion.

4. No Partnership, Ownership, or Employment

Use of the System does not create any partnership, joint venture, agency, franchise, or employment relationship between the User and the Company.

Users do not acquire any ownership interest, equity stake, voting rights, profit-sharing rights, or proprietary interest in the Company, its assets, its intellectual property, or any affiliated entity by using the System.

Users do not acquire any ownership, equity, or proprietary interest in the NXR Token project, its smart contracts, its blockchain deployment, or any related digital assets by using the System or by holding NXR Tokens.

Users shall not represent themselves as partners, agents, representatives, or employees of the Company.

5. Relationship Between NEXORA CRM and NXR Token

The Company wishes to make the following clear:

The NEXORA CRM platform (CRM software) and the NXR Token (digital asset) are two distinct products, both developed and owned by Bhanu Excellence LTD. While the Company may, at its sole discretion, allocate revenues from the NXR Token project toward the continued development and improvement of the System, this does not create any dependency, entitlement, or obligation between the two products. Each product operates independently, is governed by its own terms, and carries its own risk profile.

• The System is a CRM software platform designed for business management. It functions fully and independently without any use of or connection to the NXR Token.

• The NXR Token is a blockchain-based digital asset that exists on the Polygon network. It has its own lifecycle, value dynamics, and risks that are separate from the System.

• Use of the NXR Token is entirely voluntary and optional. No User is required, encouraged, or expected to purchase, hold, use, or interact with NXR Tokens in order to access or use any feature of the System.

• The inclusion of a Wallet Feature within the System is provided solely as a convenience tool. Its presence does not imply any connection, dependency, or linkage between CRM functionality and the NXR Token.

• Both products are developed and owned by Bhanu Excellence LTD. The Company may choose to use proceeds from the NXR Token to fund System development, but this is solely at the Company's discretion and does not create any obligation, entitlement, or guarantee to Users of either product.

• No User of the System has any claim, right, or entitlement to the NXR Token or its proceeds, and no holder of NXR Tokens has any claim, right, or entitlement to the System or its revenues.

• Issues, malfunctions, value changes, or discontinuation of the NXR Token shall have no effect on the availability, functionality, or Terms of the System, and vice versa.

• The Company may, at its sole discretion, remove or disable the Wallet Feature from the System at any time without affecting any other aspect of the System.

6. NXR Token — Important Disclosures

By interacting with NXR Tokens in any way — including receiving, holding, sending, or transferring — Users acknowledge and agree to the following:

• The NXR Token is NOT a security, investment contract, bond, share, equity instrument, derivative, or any form of regulated financial product under any jurisdiction.

• The NXR Token does NOT represent any ownership, equity, revenue share, profit share, dividend right, or any claim against the Company, its assets, revenues, or profits.

• The Company makes NO promises, guarantees, or representations regarding the current or future monetary value of the NXR Token. Token value may fluctuate dramatically and may reach zero.

• Users should NOT acquire or hold NXR Tokens with any expectation of profit, financial return, or value appreciation.

• The NXR Token is subject to the inherent risks of blockchain technology, including smart contract vulnerabilities, network failures, regulatory changes, market volatility, and technological obsolescence.

• The Company is under no obligation to maintain, support, develop, update, or ensure the continued existence of the NXR Token or its smart contracts.

• The Company does not operate as a cryptocurrency exchange, broker, dealer, financial advisor, or money services business. No interaction through the System constitutes financial advice.

7. Wallet Feature — Terms, Risks & Limitations

The Wallet Feature is an optional tool integrated into the System. By using it, Users acknowledge and accept the following:

7.1 Nature of the Wallet

• The Wallet Feature is a software interface that interacts with the Polygon blockchain. The Company does not operate a custodial wallet service.

• The Company does not hold, store, manage, or have access to Users' private keys or seed phrases. Users are solely responsible for their credentials.

• The Company does not control the Polygon blockchain network, its validators, gas fees, transaction speed, or network availability.

7.2 Transaction Risks

• All blockchain transactions are final and irreversible once confirmed on the network. The Company cannot reverse, cancel, modify, or refund any confirmed transaction.

• Users must carefully verify all transaction details before confirming. The Company is not liable for transactions sent to incorrect addresses.

• Transactions may fail, be delayed, or incur unexpected fees due to network congestion, gas price fluctuations, or other blockchain-related factors.

7.3 Loss of Tokens

• THE COMPANY SHALL NOT BE LIABLE FOR ANY LOSS, THEFT, DISAPPEARANCE, OR INACCESSIBILITY OF NXR TOKENS OR ANY OTHER DIGITAL ASSETS, regardless of cause, including but not limited to:

• Smart contract bugs, vulnerabilities, or exploits

• Hacking, phishing, social engineering, or other cyberattacks

- User error, including lost passwords, forgotten credentials, or incorrect addresses

- Blockchain network failures, forks, or reorganizations

- System malfunctions, software updates, or maintenance

- Third-party service failures (RPC providers, blockchain explorers, etc.)

- Regulatory seizure, legal action, or government intervention

- Any other event, whether foreseeable or unforeseeable

7.4 Gas & Network Fees

- Blockchain transactions require network fees (gas). The auto-fill gas feature is a convenience provided on a best-effort basis with no guarantee of availability.

- The Company is not responsible for gas fee fluctuations, failed gas funding, or any costs incurred due to network fee changes.

7.5 Regulatory Compliance

- Users are solely responsible for understanding and complying with all applicable laws, regulations, and tax obligations in their jurisdiction regarding digital assets and blockchain transactions.

- The Company does not provide tax, legal, or financial advice. Users should consult their own professional advisors.

8. Disclaimer of Warranties

The System, the Wallet Feature, and any interaction with NXR Tokens are provided "AS IS" and "AS AVAILABLE." The Company disclaims all warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, non-infringement, accuracy, reliability, uninterrupted operation, security, and data integrity.

The Company does not warrant that: the System will meet your requirements; the System will be uninterrupted, timely, or error-free; any defects will be corrected; NXR Tokens will maintain any value; the Wallet Feature will operate without errors; or the System is free of harmful components.

9. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY AND ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, AND AFFILIATES SHALL NOT BE LIABLE FOR ANY DAMAGES ARISING FROM:

- Use or inability to use the System, the Wallet Feature, or NXR Tokens

- Loss, corruption, deletion, or unauthorized access to Data

- Loss, theft, or disappearance of NXR Tokens or other digital assets

- Fluctuation or decline in the value of NXR Tokens

- Data breaches, hacking, or security incidents

- System interruptions, downtime, or service termination

- Software bugs, errors, or smart contract vulnerabilities

- Actions of third parties, including other Users

- Regulatory actions related to digital assets

- Loss of revenue, profits, business, goodwill, or anticipated savings

- Any indirect, incidental, special, consequential, or punitive damages

This applies regardless of the legal theory (contract, tort, negligence, strict liability, or otherwise), even if the Company was advised of the possibility of such damages.

The Company's maximum aggregate liability shall not exceed the lesser of: (a) amounts paid by the User in the 12 months prior to the claim, or (b) $100 USD.

10. Data & Information

Users are solely responsible for the accuracy, legality, and integrity of their Data. The Company is not liable for any loss, corruption, deletion, or damage to Data from any cause — including system errors, updates, maintenance, User error, third-party interference, or force majeure.

Users should maintain independent backups. The Company does not guarantee data availability, integrity, or recoverability. Upon termination of access, the Company has no obligation to retain or provide User Data.

11. Privacy & Security

The Company implements reasonable security measures but cannot guarantee absolute security. The Company is not liable for breaches, leaks, or unauthorized access despite reasonable precautions.

Users must safeguard their credentials and promptly report any suspected unauthorized access. Users are responsible for all activity under their accounts.

12. Indemnification

Users agree to indemnify and hold harmless the Company from all claims, damages, losses, and expenses (including legal fees) arising from: misuse of the System; violation of these Terms or any law; violation of third-party rights; User Data; disputes with third parties; tax obligations related to NXR Tokens; and any misrepresentation regarding the Company or the NXR Token.

13. Prohibited Uses

Users shall not:

- Reverse engineer, decompile, or attempt to derive source code
- Use the System or NXR Tokens for illegal activities, money laundering, or terrorist financing
- Attempt unauthorized access to accounts, systems, or networks
- Introduce malware or harmful code
- Infringe intellectual property or privacy rights
- Resell or commercially exploit the System without permission
- Represent NXR Tokens as a security or investment to third parties
- Exploit vulnerabilities in the System or smart contracts
- Use automated tools to scrape, crawl, or extract data from the System

14. System Availability & Modifications

The Company may modify, update, suspend, or discontinue any part of the System — including the Wallet Feature and NXR Token support — at any time, without notice and without liability. No guaranteed uptime is

provided.

15. Third-Party Services

The System may integrate with or link to third-party services (blockchain networks, RPC providers, external APIs). The Company does not control, endorse, or assume responsibility for any third-party service. Use of third-party services is at the User's own risk.

16. Force Majeure

The Company is not liable for failures caused by events beyond its reasonable control, including natural disasters, pandemics, war, government actions, blockchain failures, internet outages, cyberattacks, power failures, or any other force majeure event.

17. Governing Law & Jurisdiction

These Terms are governed by the laws of the State of Israel. Disputes shall be subject to the exclusive jurisdiction of the courts in Tel Aviv-Jaffa, Israel.

18. Amendments

The Company may amend these Terms at any time. Continued use constitutes acceptance. Users should review these Terms periodically.

19. Severability

If any provision is found invalid or unenforceable, it shall be modified to the minimum extent necessary, and remaining provisions continue in full force.

20. Waiver

The Company's failure to enforce any provision shall not constitute a waiver. Any waiver must be in writing and signed by the Company.

21. Entire Agreement

These Terms constitute the entire agreement between the User and the Company regarding the System and supersede all prior agreements, whether oral or written.

22. Contact

For questions or legal inquiries:

Bhanu Excellence LTD

Company Reg. No. 515767663

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