

CLIX WEBSITE TERMS OF USE

1. About CLIX

Welcome to CLIX.

These Terms of Use (“Terms”) govern your access to and use of the CLIX website (“Website”), operated by **RWA Holdings W.L.L, incorporated in Bahrain** (“CLIX”, “we”, “us”).

2. ⚠ Pre-Launch Notice

The CLIX platform is **not yet live or operational**.

At this stage:

- The Website is provided **for informational and promotional purposes only**
- **No financial services are currently offered**
- You **cannot transact, lend, borrow, or invest** via the Website

By using this Website, you acknowledge that:

- You are **not entering into any financial relationship** with CLIX
- The Website **must not be relied upon** for financial decisions

3. Informational Nature of Content

All content on this Website, including:

- Product descriptions
- Platform features
- Business model explanations
- References to tokenization or digital assets

is:

- **Indicative only**
- **Subject to change**
- **Non-binding**

Nothing on this Website constitutes:

- An offer or invitation to invest, lend, or borrow
- Financial, legal, or tax advice
- A regulated financial promotion
- A prospectus or offering document

4. No Reliance

You agree that:

- Any information on this Website is **general in nature**
- CLIX makes **no guarantees** regarding accuracy or completeness
- You will **not rely** on this Website when making financial or legal decisions

5. Forward-Looking Statements

The Website may include statements about:

- Planned services
- Future features
- Potential use of crypto-assets or tokenization

These statements are:

- **Forward-looking**
- Subject to regulatory, technical, and commercial uncertainty

CLIX does not guarantee that:

- Any described services will launch
- They will be available in your jurisdiction
- They will operate as described

6. Regulatory Status

CLIX is currently in a **pre-launch phase** and is assessing regulatory requirements across jurisdictions, including:

- European Union (MiCA, PSD2, consumer credit laws)
- Bahrain (CBB regulations, PDPL)

At this stage:

- CLIX is **not providing regulated financial services**
- Any future services will be subject to:
 - Licensing
 - Regulatory approvals
 - Jurisdictional restrictions

7. Digital Assets Disclaimer

Any reference to:

- Crypto-assets
- Stablecoins
- Tokenization

is:

- **Conceptual only**
- Not an offer to issue, sell, or facilitate trading

CLIX does not currently:

- Operate as a Crypto-Asset Service Provider (CASP) under EU MiCA
- Provide custody, exchange, or trading services

8. Waitlist / Pre-Registration

You may have the option to:

- Join a waitlist
- Submit your contact details
- Express interest in future CLIX services

By doing so, you acknowledge and agree that:

- You are **not registering for a live financial service**
- You are **only expressing interest in future offerings**
- Submission of your details **does not guarantee access** to the Platform
- CLIX may contact you with:
 - Updates
 - Product information
 - Launch announcements

You can withdraw your consent at any time by contacting us.

9. Acceptable Use

You agree not to:

- Use the Website for unlawful purposes
- Attempt to disrupt or interfere with the Website
- Misrepresent your identity or intentions

10. Intellectual Property

All Website content, including:

- Branding
- Text
- Graphics

- Software

is owned by CLIX or its licensors.

You may not copy, reproduce, or distribute content without permission.

11. Limitation of Liability

To the maximum extent permitted by law, CLIX is not liable for:

- Any reliance placed on Website content
- Any decisions made based on information provided
- Any direct or indirect losses arising from use of the Website

12. Changes to These Terms

We may update these Terms at any time, particularly as the Platform moves toward launch.

Continued use of the Website constitutes acceptance of any updates.

13. Governing Law

These Terms are governed by **Bahrain law**, subject to applicable mandatory protections in your jurisdiction.

14. Contact

For questions, please contact: mike@clic.money