

Terms of Service

I. General Description of Agreement

A. What This Agreement Covers

(i) Definitions

"Buyer" means any person or business entity that (a) downloads, attempts to download, or otherwise utilizes any uniform resource locator (URL) resource that resides entirely upon a server owned/operated by IAD; (b) any person or entity that transmits electronic mail, files, or other data transmission into any network owned/operated by IAD; (c) and person or business entity linked to a URL resource owned/operated by IAD; and (d) any person or entity that contacts IAD through the use of any telecommunications network.

"IAD" means IADOWR LLC, its successors, partners, subsidiaries and assigns. This Agreement between you, Buyer and IAD governs the use, download, and storage of any IAD website ("Site/URL"), including the sending of any electronic mail communication into the IAD network, and use of any IAD resources ("Service(s)") authorizing IAD to charge your credit/debit card, checking account, and/or telephone invoice. These Services permit Buyers to perform a number of interactive functions through the use of a personal computer. By making an account on any IAD site, you will have access to all of the companies sites affiliated with IADOWR. These sites for example are but not limited to: Own The Spread, IADOWR Films, IADOWR Games, IADOWR Coin and IADOWR.

B. Accepting the Agreement

When you use any of the Services described in this Agreement, or authorize others to use them, you agree to the terms and conditions of the entire Agreement.

C. Relation to Other Agreements

Your use of Services may also be affected by other agreements between you and IAD. When you use, download, and store any IAD website, you do not change the agreements you already have with us. For example, when you use IAD Complete to allow your customers to purchase a subscription with their credit card, you do so under the terms and conditions for the particular service. (i.e.: IAD Complete). You should review those agreements for any applicable fees and for other restrictions, which might impact your use of any other IAD Services.

II. Description of the Services.

A. Services for Consumers:

This is not a cryptoexchange, investment or gambling site, no gambling or exchange of money for purposes of gambling take place on this site. This is solely for entertainment purposes and supporting online gaming. IAD does

not allow Buyers to transmit data to any other person or entity. By creating an account on any IAD company website, the Buyer is getting access to all the IAD company websites. The IAD companies can share the user and profile information for internal purposes and will not share that information with outside companies.

1) Credit/Debit Card/Payment Authorization:

By submitting your credit/debit card ("Bank Card") data or any other form of online payments such as Paypal, Zelle, ACH, etc... to IAD, you authorize IAD in its complete discretion to submit a financial transaction(s) to your issuing bank for settlement. You agree that once IAD has approved or declined your transaction, IAD has fully performed under the terms of this Agreement. You agree to contact IAD in the event that you desire to cancel any recurring charge, prior to the next billing cycle. Should you fail to contact IAD, you agree to indemnify and hold IAD harmless from any losses or damages that you suffer as a result of a recurring charge. IAD may be contacted at:

support@iadowr.com If you think that there is an error on your account, including an incorrect amount or unauthorized transaction, you agree to contact IAD within the below time periods. Upon proper notification, IAD, in its sole discretion may issue a credit to your Bank Card:

- United States Issued Bank Cards and Payment Forms Within 120 days of the transaction.
- International Issued Bank Cards and Payment Forms Within 180 days of the transaction.

Some interactive resources provided to you require a username and password scheme. You are responsible for maintaining the confidentiality and security of your username password, and you are fully responsible for any activity that occurs under your password or account. You agree to immediately notify IAD of any unauthorized use of your password or account, and ensure that you properly log-off any session that requests resources protected by secure hardware/software schemes. IAD shall not be liable for any loss or damages arising from your failure to comply with this section V. YOU SPECIFICALLY AGREE THAT IAD SHALL NOT BE RESPONSIBLE FOR UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA, ANY MATERIAL OR DATA SENT OR RECEIVED OR NOT SENT OR RECEIVED, OR ANY TRANSACTIONS ENTERED INTO THROUGH AN IAD SITES/SERVICE/SOFTWARE. YOU SPECIFICALLY AGREE THAT IAD IS NOT RESPONSIBLE OR LIABLE FOR ANY THREATENING, DEFAMATORY, OBSCENE, OFFENSIVE OR ILLEGAL CONTENT OR CONDUCT OF ANY OTHER PARTY OR ANY INFRINGEMENT OF ANOTHER'S RIGHTS, INCLUDING INTELLECTUAL PROPERTY RIGHTS. YOU SPECIFICALLY AGREE THAT IAD IS NOT RESPONSIBLE FOR ANY CONTENT SENT USING AND/OR INCLUDED IN AN IAD SITES/SERVICE/SOFTWARE BY ANY THIRD PARTY. IN NO EVENT SHALL IAD AND/OR ITS SUPPLIERS, SUBSIDIARIES, OR PARTNERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE IAD SITES/SERVICE/SOFTWARE, WITH THE DELAY OR INABILITY TO USE THE IAD SITES/SERVICE/SOFTWARE, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SITES/SERVICE/SOFTWARE, PRODUCTS, AND RELATED GRAPHICS OBTAINED THROUGH THE IAD SITES/SERVICE/SOFTWARE, OR OTHERWISE ARISING OUT OF THE USE OF THE IAD SITES/SERVICE/SOFTWARE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF IAD OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE IAD

SITES/SERVICE/SOFTWARE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE IAD SITES/SERVICE/SOFTWARE.

III. General

The laws of the State of Nevada, U.S.A, govern this agreement. You hereby irrevocably consent to the exclusive jurisdiction and venue of courts in Clark County, Nevada, U.S.A. in all disputes arising out of or relating to the use of the IAD Sites/Services. You agree that no joint venture, partnership, employment, or agency relationship exists between you and IAD as a result of this agreement or use of the IAD Sites/Services. You agree to indemnify and hold IAD, its parents, subsidiaries, affiliates, officers and employees, harmless from any claim, demand, or damage, including reasonable attorneys' fees, asserted by any third party due to or arising out of your use of or conduct on the IAD Site/Service/Software. IAD reserves the right to disclose any personal information about you or your use of the IAD Sites/Services, including its contents, without your prior permission if IAD has a good faith belief that such action is necessary to: (1) conform to legal requirements or comply with legal process; (2) protect and defend the rights or property of IAD or its affiliated companies; (3) enforce the terms or use; or (4) act to protect the interests of its members or others. IAD's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of IAD's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the IAD Sites/Services or information provided to or gathered by IAD with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and IAD with respect to the IAD Site/Service/Software and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and IAD with respect to the IAD Site/Service/Software. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.