Terms and conditions - Yelza.com

Last updated: November 27, 2024

1. General

- 1.1 These terms and conditions (hereinafter: "Terms") apply to all visitors and users of the website Yelza.com (hereinafter: "the Website").
- 1.2 By accessing or using the Website, you agree to these Terms. If you do not agree, you must immediately cease use of the Website.

2. Purpose of the Website

- 2.1 The Website provides general information only and is not intended as advice in the fields of investments, finance, law, or any other professional discipline.
- 2.2 No information on the Website should be construed as an invitation, recommendation, or advice to buy, sell, or hold financial products.

3. No investment advice

- 3.1 Yelza.com is not a registered investment advisor and does not provide personal advice or recommendations regarding investments.
- 3.2 Any decisions you make based on information on the Website are entirely at your own risk. We strongly encourage you to seek independent professional advice before making financial decisions.

4. Use of the Website

- 4.1 You agree to use the Website solely for lawful purposes and in accordance with these terms
- 4.2 You are prohibited from using the Website to:
 - Upload or distribute harmful software, such as viruses or malware.
 - Publish false, offensive, or infringing content.
 - Engage in activities that violate applicable laws and regulations.

5. User accounts

5.1 If you create an account on the Website, you are responsible for maintaining the confidentiality of your login credentials and for all activities conducted under your account. 5.2 Yelza.com reserves the right to delete or suspend accounts in the event of a violation of these Terms.

6. User contributions

- 6.1 By uploading content to the Website (such as comments or posts), you grant Yelza.com a non-exclusive, royalty-free, worldwide license to use, modify, reproduce, and distribute this content.
- 6.2 You warrant that your contributions do not infringe on third-party rights and are not unlawful.

7. Intellectual property and copyright

- 7.1 All content on the Website, including but not limited to text, images, logos, designs, videos, and other materials (hereinafter: "the Content"), is owned by Yelza.com or its licensors and is protected by copyright, trademarks, and other applicable laws.
- 7.2 It is strictly prohibited, without prior explicit written permission from Yelza.com, to:
 - Copy, distribute, publish, reproduce, sell, license, adapt, modify, or use the Content, in whole or in part, for commercial or other purposes.
 - Decompile, reverse-engineer, or modify the source codes, designs, or other technical elements of the Website.
- 7.3 Permission to use (parts of) the Content can be requested via [contact information or email address].
- 7.4 Violation of these provisions may result in legal action and liability for damages, including but not limited to penalties under applicable copyright laws.

8. Disclaimer

- 8.1 The content on the Website is provided "as is" without any guarantees regarding its accuracy, completeness, or reliability.
- 8.2 Yelza.com disclaims all liability for direct, incidental, or consequential damages resulting from the use of the Website.
- 8.3 Links to external websites are provided solely for your convenience. Yelza.com is not responsible for the content or policies of external websites.

9. Limitation of liability

- 9.1 Yelza.com shall not be held liable for any form of damages, including but not limited to loss of profits, data loss, or reputational harm arising from the use of the Website.
- 9.2 The full responsibility for the use of information on the Website lies with the user.

10. Indemnification

10.1 You agree to indemnify and hold harmless Yelza.com, its employees, and representatives from any claims, losses, and costs (including legal fees) resulting from your use of the Website or violation of these Terms.

11. Changes to the terms

- 11.1 Yelza.com reserves the right to amend these Terms at any time.
- 11.2 Changes will take effect upon publication on the Website. Users are encouraged to review the Terms regularly for updates.

12. Termination of use

12.1 Yelza.com reserves the right to terminate or suspend your access to the Website at any time in cases of misuse or violation of these Terms.

13. Governing law and dispute resolution

- 13.1 These Terms are governed by the laws of the Netherlands.
- 13.2 Any disputes arising from or in connection with these Terms shall be submitted to the competent court in the Netherlands.

14. Privacy and data protection

14.1 Please refer to our Privacy Policy for details on how we process and protect your data.

15. Miscellaneous

15.1 If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

16. Governing language

This privacy policy is available in both Dutch and English. In the event of any discrepancies or inconsistencies, the Dutch version shall prevail, and the English version shall be regarded as a translation for informational purposes only.