# Terms of Service for VM Innovations Limited's Turnkey Platform

Last Updated: July 30th 2024

#### 1. Introduction

These Terms of Service ("Terms") govern the use of the Turnkey Platform developed by VM Innovations Limited ("VM Innovations," "we," "us," or "our"). The platform provides various services for different user categories, including Lawyers, Surveyors, Valuers, Real Estate Brokers, Mortgage Brokers, Purchasers, and Renters. By using the application, you agree to these Terms. If you do not agree with these Terms, do not use the application.

## 2. Definitions

- "Service": The Turnkey Platform provided by VM Innovations.
- "User": Any individual or entity accessing the Service.
- "Licensee": The authorized user(s) of the Service.

## 3. User Categories and Features

The Service offers different features based on the user category:

# • Lawyers, Surveyors, and Valuers

- Dashboard and Reports
- o Service Bidding
- Document Management and Sharing
- o Payment Collection
- Service Management

### • Real Estate Brokers

- Dashboard and Reports
- Lead Management
- Document Generation, Management, and Sharing
- Payment Collection
- Appointment Scheduling
- Property Management
- o Campaign Management
- o Client Management

#### Mortgage Brokers

- Mortgage Application Processing
- o Property Demographic Map
- Service Bidding
- Document Template
- Payment Collection
- o Client Management

#### Purchasers and Renters

- o Property Demographic Map
- Request Pre-Qualification
- o Request Property Valuation
- o Appointments Tracking
- Easy Access to Mortgage Brokers and other Real Estate Professionals
- Notifications and Alerts
- Online Payment
- Mortgage Application and Tracking

## 4. License Grant and Restrictions

VM Innovations grants you a non-exclusive, non-transferable license to use the Service. You may not modify, distribute, sell, or sublicense the Service without prior written consent from VM Innovations.

# 5. User Responsibilities

- **Account Security**: You are responsible for maintaining the confidentiality of your account credentials.
- Compliance: You must comply with all applicable laws and regulations while using the Service.
- **Content**: You are responsible for any content you upload or share through the Service.

# 6. Privacy and Data Protection

VM Innovations is committed to protecting your privacy. The collection and use of personal information are governed by our Privacy Policy.

# 7. Intellectual Property

All intellectual property rights in the Service are owned by VM Innovations or its partners. You are granted no rights or licenses in the Service's intellectual property other than those expressly stated in these Terms.

#### 8. Fees and Payments

Use of certain features of the Service may be subject to fees. All fees are non-refundable unless otherwise stated. Users must provide accurate billing information and are responsible for all applicable taxes.

#### 9. Modifications to the Service

VM Innovations reserves the right to modify or discontinue the Service at any time without prior notice. We are not liable for any modification, suspension, or discontinuation of the Service.

### 10. Termination

VM Innovations may terminate or suspend your access to the Service at any time, with or without cause, without prior notice.

## 11. Limitation of Liability

VM Innovations is not liable for any indirect, incidental, or consequential damages arising out of the use or inability to use the Service.

## 12. Governing Law and Dispute Resolution

These Terms are governed by the laws of Jamaica. Any disputes arising under these Terms shall be resolved through negotiation, and if unresolved, by arbitration in Kingston, Jamaica.

#### 13. Contact Information

For any questions or concerns, please contact us at vmi-admin@myvmgroup.com.

## 14. Amendments

VM Innovations reserves the right to amend these Terms at any time. Users will be notified of significant changes, and continued use of the Service constitutes acceptance of the new terms.

By using the Turnkey Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you have any questions or concerns, please contact vmi-admin@myvmgroup.com.