

General Terms of Business of Nordic Tax & Accounting OÜ

Effective as of: 01.01.2026

Service Provider	Nordic Tax & Accounting OÜ
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1. Introduction and Scope

1.1. These Terms and Conditions (the "Terms") govern the provision of professional services by Nordic Tax & Accounting OÜ ("NTA"), an Estonian private limited company, including but not limited to accounting, bookkeeping, tax advisory, tax structuring, payroll, corporate services, company formation, virtual office, legal address, contact person services, CEO as a Service, CFO as a Service, business advisory, software-based services and related services.

1.2. These Terms apply to all services provided by NTA unless expressly agreed otherwise in writing.

1.3. These Terms are intended for business-to-business relationships only. NTA does not provide services to consumers unless expressly agreed in writing.

1.4. These Terms form an integral part of each engagement letter, mandate agreement, service order, offer, website order, e-mail confirmation or other agreement entered into between NTA and the Client.

1.5. These Terms consist of these General Terms and the applicable Service Schedules, which form an integral part of these Terms. By accepting an offer, signing an Engagement Letter, confirming an order by e-mail, placing a Website Order, ticking an acceptance box or using the Services, the Client accepts these Terms, including the applicable Service Schedules.

1.6. In the event of a conflict between the General Terms and a Service Schedule, the relevant Service Schedule shall prevail for the respective Service. In the event of a conflict between an individually agreed Engagement Letter and these Terms, the Engagement Letter shall prevail, but only to the extent of such conflict.

2. Definitions

2.1. For the purposes of these Terms, the following definitions apply:

"NTA" means Nordic Tax & Accounting OÜ.

"Client" means any legal person, entrepreneur, company, organisation, founder, shareholder, beneficial owner, management board member, authorised representative or

other business customer receiving, ordering or using Services from NTA.

"Services" means all services provided by NTA, including accounting, bookkeeping, tax advisory, tax structuring, payroll, company formation, corporate services, virtual office, legal address, contact person services, CEO as a Service, CFO as a Service, business advisory, software-based services and any related services.

"Engagement" means any specific mandate, project, service relationship, assignment, order or contractual relationship between NTA and the Client.

"Engagement Letter" means a written agreement, mandate letter, offer, order confirmation, e-mail confirmation or other document describing the scope of Services.

"Website Order" means an order submitted through NTA's website, online form, customer portal or other electronic ordering system.

"Fees" means all service fees, hourly fees, fixed fees, monthly fees, subscription fees, government fees, out-of-pocket expenses, third-party costs and other amounts payable by the Client.

"Business Day" means any day other than a Saturday, Sunday or public holiday in Estonia.

"AML/KYC Requirements" means anti-money laundering, counter-terrorist financing, sanctions, beneficial ownership, customer due diligence and risk assessment requirements applicable under Estonian law, EU law, internal policies of NTA or requirements of banks, authorities and professional standards.

"Service Schedules" means the service-specific schedules, annexes or special terms issued by NTA for particular Services, including accounting, tax advisory, payroll, company formation, legal address, virtual office, contact person services, CEO as a Service, CFO as a Service, software and website orders.

3. Applicability and Acceptance

3.1. These Terms apply to all current and future Services provided by NTA to the Client.

3.2. The Client accepts these Terms by any of the following actions: (a) signing an Engagement Letter or mandate agreement; (b) accepting an offer issued by NTA; (c) confirming an order by e-mail; (d) placing an order through NTA's website or online ordering system; (e) ticking a checkbox confirming acceptance of these Terms; (f) paying an invoice, advance payment or service fee issued by NTA; (g) submitting documents or information to NTA for the purpose of providing Services; or (h) continuing to use the Services after receiving or being referred to these Terms.

3.3. Any individually agreed written terms shall prevail over these Terms, but only to the extent of a direct conflict.

3.4. Any general terms and conditions of the Client shall not apply unless expressly accepted by NTA in writing.

3.5. The Client is responsible for ensuring that all persons acting on its behalf are aware of and comply with these Terms.

4. Formation of Contract

4.1. A contract between NTA and the Client may be concluded by: (a) a signed mandate agreement; (b) a signed Engagement Letter; (c) written offer and acceptance; (d) e-mail confirmation; (e) Website Order; (f) payment of an invoice or advance payment; or (g) commencement of Services by NTA at the Client's request.

4.2. NTA may refuse any Client, order or Engagement at its sole discretion, including for AML/KYC, sanctions, reputational, compliance, capacity, payment or risk-related reasons.

4.3. Automatic website confirmations, system messages or receipt confirmations do not constitute unconditional acceptance by NTA unless expressly stated otherwise.

4.4. NTA may require completion of AML/KYC procedures, advance payment and internal approval before commencing or continuing any Services.

5. Scope of Services

5.1. NTA provides only those Services that have been expressly agreed in writing, confirmed by e-mail or ordered through an accepted Website Order.

5.2. Unless expressly agreed otherwise, NTA's Services do not include: (a) statutory audit or assurance services; (b) legal representation before courts; (c) regulated legal services requiring admission to the Bar; (d) investment advice; (e) financial product advice; (f) insolvency services; (g) asset management; (h) fiduciary ownership services; (i) nominee shareholder services; or (j) any unlawful, fictitious or sham arrangements.

5.3. NTA may provide tax advisory and tax structuring Services. Such Services are based exclusively on the information provided by the Client and on the legal and factual circumstances known at the time of advice.

5.4. NTA does not guarantee any specific tax outcome, tax saving, authority decision, bank decision, company registration, VAT registration, e-residency approval, financing result or commercial result.

5.5. Any implementation of advice remains the responsibility of the Client unless expressly agreed otherwise in writing.

5.6. Unless expressly agreed otherwise, NTA has no duty to monitor, update or revise any advice, report, analysis, declaration or work product after delivery due to changes in law, administrative practice, case law, facts or circumstances.

5.7. No advice, report, memorandum, filing, declaration, calculation or work product prepared by NTA may be relied upon by any third party without NTA's prior written consent.

6. B2B Only and Client Representations

6.1. The Client confirms that it acts in the course of business and not as a consumer.

6.2. The person accepting these Terms on behalf of the Client confirms that he or she has full authority to bind the Client.

6.3. The Client represents and warrants that: (a) all information provided to NTA is true, complete, accurate and not misleading; (b) all documents provided to NTA are authentic, complete and legally valid; (c) the Client's business activities are lawful; (d) the Client is not involved in money laundering, terrorist financing, sanctions evasion, tax fraud, sham transactions or other unlawful activities; (e) the Client has disclosed all beneficial owners, controlling persons, tax residencies and relevant jurisdictions; and (f) the Client shall immediately inform NTA of any change in ownership, management, control, tax residency, business activity, sanctions exposure or risk profile.

7. Client Obligations

7.1. The Client shall provide NTA with all information, documents, explanations, approvals, access rights and authorisations required for the performance of the Services.

7.2. The Client shall ensure that all documents and information are provided in a timely, complete, accurate and understandable manner.

7.3. The Client remains solely responsible for: (a) the accuracy and completeness of its accounting source documents; (b) the legality of its transactions; (c) the commercial substance of its business activities; (d) the accuracy of tax-relevant facts; (e) timely delivery of documents and approvals; (f) retention of original documents where required by law; (g) management decisions; (h) payments of taxes, duties, salaries, fees, penalties and other obligations; and (i) final approval of filings, reports, declarations and financial statements.

7.4. The Client shall not provide false, incomplete, backdated, fabricated, misleading or economically artificial documents or explanations.

7.5. NTA may rely on information and documents provided by the Client without independent verification unless independent verification has been expressly agreed in writing.

7.6. NTA is not obliged to detect fraud, forgery, hidden liabilities, tax evasion, beneficial ownership concealment, fictitious transactions or other irregularities unless expressly agreed in writing.

7.7. The Client shall review all drafts, reports, declarations, filings and documents submitted by NTA without undue

delay. If the Client fails to object within a reasonable period, NTA may treat the documents as approved.

7.8. The Client shall not instruct NTA to perform any action that is unlawful, misleading, insufficiently documented, contrary to AML/KYC Requirements, contrary to professional standards or likely to expose NTA to legal, regulatory, tax, financial or reputational risk.

8. Fees, Invoicing and Payment

8.1. Fees are agreed individually with the Client. If no individual fee has been agreed, NTA may charge its fees according to its applicable price list or, where no price list applies, reasonable fees based on the nature, complexity, urgency and time required for the Services.

8.2. NTA may charge: (a) hourly fees; (b) fixed project fees; (c) monthly recurring fees; (d) subscription fees; (e) success-independent advisory fees; (f) government fees and register fees; (g) third-party costs; (h) out-of-pocket expenses; (i) express service fees; and (j) additional fees for urgent, incomplete, unusual or high-risk work.

8.3. Unless otherwise agreed or stated on the invoice, all invoices are due immediately upon issuance.

8.4. NTA may require advance payment, retainer payment or prepayment before commencing or continuing Services.

8.5. All fees are exclusive of VAT and other applicable taxes unless expressly stated otherwise.

8.6. The Client shall pay all bank fees, currency conversion costs, intermediary bank charges and payment-related costs.

8.7. The Client may not withhold, set off or reduce payment unless the claim has been accepted by NTA in writing or established by a final court judgment.

9. Late Payment and Suspension of Services

9.1. If the Client fails to pay any amount when due, NTA may, without liability: (a) suspend all Services; (b) refuse to submit declarations, reports, filings or applications; (c) refuse to release work products, files, exports or documents to the extent permitted by law; (d) suspend access to software, portals or systems; (e) stop acting as service provider, contact person, legal address provider, CEO/CFO service provider or corporate service provider; and (f) terminate the Engagement.

9.2. NTA shall not be liable for any missed deadline, penalty, tax consequence, authority action, registry consequence, bank consequence or other damage caused by or connected with payment default or suspension of Services.

9.3. Default interest shall accrue in accordance with Estonian law, unless a higher lawful rate has been agreed.

9.4. The Client shall reimburse all collection costs, legal fees, court fees, enforcement costs, debt collection costs and other costs incurred by NTA in connection with overdue payments.

9.5. Payment default constitutes a material breach of contract.

10. AML, KYC, Sanctions and Risk Assessment

10.1. NTA is entitled and, where applicable, obliged to perform AML/KYC checks, customer due diligence, beneficial ownership verification, sanctions screening and risk assessment.

10.2. The Client shall provide all information and documents requested by NTA, including but not limited to: (a) identity documents; (b) company documents; (c) ownership structure charts; (d) beneficial owner information; (e) proof of address; (f) source of funds; (g) source of wealth; (h) business activity descriptions; (i) tax residency information; (j) bank account information; (k) contracts, invoices and transaction explanations; (l) information on politically exposed persons; and (m) sanctions-related information.

10.3. NTA may refuse, suspend or terminate Services immediately if: (a) the Client fails to provide AML/KYC information; (b) information is incomplete, inconsistent or suspicious; (c) beneficial ownership is unclear; (d) the Client's business model is unclear or high-risk; (e) sanctions risk exists; (f) reputational risk exists; (g) NTA suspects money laundering, terrorist financing, tax fraud, sanctions evasion, sham transactions or other unlawful conduct; or (h) continuation of Services could expose NTA to legal, regulatory, financial or reputational risk.

10.4. NTA may refuse or terminate Services where the Client's structure appears to involve nominee arrangements, concealed beneficial ownership, fictitious management, artificial substance, sanctions circumvention, tax fraud, misuse of legal address or any arrangement that may expose NTA to licensing, AML, tax, regulatory or reputational risk.

10.5. NTA is not required to explain the reasons for refusal, suspension, reporting or termination where disclosure would be unlawful, inappropriate or contrary to AML/KYC obligations.

10.6. NTA may retain records and disclose information to competent authorities where required or permitted by law.

10.7. The Client acknowledges that NTA may maintain and apply separate AML/KYC policies, internal risk rules and compliance procedures. Such policies may be amended from time to time.

11. Communication and Instructions

11.1. Unless otherwise agreed, legally relevant communication shall be made by e-mail or through NTA's approved client portal.

11.2. NTA's official e-mail address for notices is office@nordtax.ee.

11.3. The Client shall designate authorised contact persons. NTA may rely on instructions received from such persons.

11.4. NTA may rely on instructions received by e-mail, portal message or other agreed electronic means.

11.5. Messenger applications, phone calls and informal conversations are not binding unless confirmed by e-mail or in another durable written form.

11.6. The Client is responsible for monitoring its e-mail, spam folders, portals and other agreed communication channels.

11.7. NTA is not liable for delays or losses resulting from incorrect contact details, unavailable contact persons, unread messages, spam filtering, IT problems or delayed responses by the Client.

12. Deadlines, Filings and Approvals

12.1. Any deadline agreed by NTA is subject to the Client providing all required information, documents, approvals, access rights and payments in due time.

12.2. Unless expressly agreed otherwise, the Client remains responsible for monitoring statutory, tax, accounting, corporate, employment, registry and banking deadlines.

12.3. NTA is not responsible for missed deadlines where: (a) the Client provided documents late; (b) documents were incomplete or unclear; (c) the Client failed to approve drafts; (d) the Client failed to pay fees; (e) the Client failed to provide system access; (f) third-party portals, banks, authorities or software systems were unavailable; (g) AML/KYC checks were incomplete; or (h) the Client's facts changed or were not disclosed.

12.4. NTA may refuse to submit any filing, declaration, report or application if NTA considers the underlying information incomplete, inaccurate, suspicious, unlawful or insufficiently documented.

12.5. Unless expressly agreed otherwise, filings, reports, annual accounts, tax declarations and other submissions are made only after Client approval or on the basis of deemed approval under these Terms.

13. Software, Systems and Digital Tools

13.1. NTA may use its own software, accounting systems, document management systems, client portals, communication tools and digital infrastructure for the provision of Services.

13.2. NTA determines, at its sole discretion, which software, systems and workflows are used.

13.3. The Client shall not acquire any ownership, licence or intellectual property rights in NTA's software, systems, templates, workflows, databases, automations, reports, methods or internal tools unless expressly agreed in writing.

13.4. Access to NTA systems may be limited, conditional, temporary, role-based and subject to payment of all outstanding fees.

13.5. NTA may suspend or revoke access for security, compliance, payment, misuse, termination or risk-related reasons.

13.6. The Client is responsible for safeguarding login credentials, access rights, user permissions and devices.

13.7. NTA is not liable for: (a) third-party software failures; (b) bank feed failures; (c) API failures; (d) authority portal downtime; (e) data import errors caused by third-party systems; (f) internet outages; (g) cybersecurity incidents not caused by NTA's intentional misconduct or gross negligence; or (h) loss caused by the Client's misuse of software or access rights.

13.8. Data export, migration, reconciliation or handover after termination may be subject to full payment of outstanding fees and additional service fees.

14. Confidentiality

14.1. NTA shall keep confidential all non-public information received from the Client in connection with the Services.

14.2. Confidentiality does not apply to information that: (a) is publicly available; (b) was already known to NTA without confidentiality obligation; (c) is received lawfully from a third party; (d) must be disclosed by law, court order, authority request, AML/KYC obligation, bank request or professional obligation; or (e) is disclosed to employees, contractors, subcontractors, advisors, auditors, lawyers, IT providers or other service providers involved in the provision of Services.

14.3. The Client shall keep confidential NTA's offers, fee arrangements, templates, advice, methods, work products, internal processes and proprietary materials.

15. Data Protection, Privacy Policy and DPA

15.1. NTA processes personal data in accordance with applicable data protection law, including the GDPR and Estonian data protection rules.

15.2. NTA may adopt and maintain separate documents, including: (a) Privacy Policy; (b) Data Processing Agreement; (c) AML/KYC Policy; (d) Cookie Policy; and (e) IT and security policies.

15.3. The Client agrees that such documents may apply to the Services and may be updated from time to time.

15.4. Where NTA acts as a processor on behalf of the Client, a separate Data Processing Agreement shall apply. Until such Data Processing Agreement is adopted or agreed, the Client authorises NTA to process personal data only to the extent necessary for the provision of the Services, compliance with legal obligations, AML/KYC Requirements and legitimate administrative purposes.

15.5. The Client shall ensure that it has a lawful basis for providing personal data to NTA.

15.6. NTA may process and store data in Estonia, the European Union and, where legally permitted and appropriately safeguarded, other jurisdictions.

15.7. NTA may retain data and documents for as long as required by law, professional obligations, AML/KYC obligations, limitation periods, tax rules, accounting rules or legitimate business needs.

16. Subcontractors and External Advisors

16.1. NTA may use employees, contractors, subcontractors, affiliated service providers, IT providers, lawyers, auditors, tax advisors, payroll specialists, corporate service providers and other external advisors.

16.2. NTA may involve foreign tax advisors, lawyers or other specialists in cross-border matters.

16.3. The Client shall bear the cost of external advisors if such cost has been agreed, is necessary for the Engagement or arises due to the Client's circumstances, risk profile, jurisdictional complexity or instructions.

16.4. NTA is not responsible for independent advice provided by external advisors unless mandatory law provides otherwise.

17. Intellectual Property and Work Products

17.1. All intellectual property rights in NTA's templates, methods, models, software configurations, reports, memoranda, checklists, workflows, know-how and work products remain with NTA unless expressly agreed otherwise.

17.2. Upon full payment, the Client receives a non-exclusive, non-transferable right to use the final work product for the purpose for which it was prepared.

17.3. The Client may not copy, resell, publish, distribute, modify or provide NTA's work products to third parties without NTA's prior written consent.

17.4. Drafts, internal notes, calculations, working papers and internal analyses remain the property of NTA and need not be delivered to the Client unless expressly agreed.

18. Document Retention and Right of Retention

18.1. The Client remains responsible for retaining accounting records, source documents and business documents in accordance with applicable law.

18.2. NTA may retain copies of documents, correspondence, work products and records as required by law, AML/KYC obligations, accounting rules, tax rules, professional standards or legitimate business interests.

18.3. NTA may retain work products, reports, files, exports, deliverables, correspondence, system access and copies of documents until all outstanding fees, costs and expenses have been paid in full.

18.4. To the extent mandatory law requires the release of original Client documents, NTA may release such originals while retaining copies and without waiving any payment claim or other rights.

18.5. NTA is not liable for consequences arising from the lawful retention of documents, copies, access rights or work products due to non-payment.

18.6. After termination, NTA may charge reasonable fees for document retrieval, export, handover, archiving, migration or additional assistance.

19. Limitation of Liability

19.1. To the maximum extent permitted by applicable mandatory law, NTA's total aggregate liability arising out of or in connection with any Engagement, Services or these Terms shall be limited to the amount of fees actually paid by the Client to NTA for the relevant Services during the three months immediately preceding the event giving rise to liability.

19.2. In case of a fixed-fee project, NTA's liability shall not exceed the net fee actually paid for the specific project giving rise to the claim.

19.3. NTA shall not be liable for: (a) indirect damage; (b) consequential damage; (c) loss of profit; (d) loss of revenue; (e) loss of business opportunity; (f) loss of goodwill or reputation; (g) loss of financing; (h) bank account refusal or

closure; (i) authority refusal or delay; (j) tax penalties caused by incomplete, late or incorrect Client information; (k) sanctions, penalties or fines caused by the Client's conduct; (l) decisions made by the Client; (m) third-party software, bank, authority or portal failures; or (n) circumstances outside NTA's reasonable control.

19.4. NTA shall not be liable for any advice, filing, declaration, report or document based on inaccurate, incomplete, late, misleading or withheld information provided by the Client.

19.5. NTA does not guarantee any commercial, tax, legal, financial, regulatory, bank, authority or registry outcome.

19.6. Nothing in these Terms excludes liability to the extent such exclusion is prohibited by mandatory law, including liability for intentional misconduct or gross negligence where such limitation is not permitted.

19.7. The limitations of liability apply to the maximum extent permitted by applicable mandatory law.

19.8. To the maximum extent permitted by mandatory law, any claim against NTA must be submitted in writing without undue delay and, in any event, no later than six months after the Client became or should have become aware of the relevant circumstances.

20. Indemnity

20.1. The Client shall indemnify and hold harmless NTA, its management board members, employees, contractors, subcontractors, representatives and affiliated persons from and against any claims, losses, liabilities, penalties, costs and expenses arising from: (a) incorrect, incomplete or misleading Client information; (b) unlawful, suspicious or insufficiently documented Client transactions; (c) breach of AML/KYC obligations by the Client; (d) sanctions exposure caused by the Client; (e) tax fraud, tax evasion or artificial arrangements by the Client; (f) third-party claims related to the Client's business; (g) instructions given by the Client; (h) documents or filings approved by the Client; or (i) use of NTA's address, contact person, virtual office, CEO/CFO or corporate services in a misleading or unlawful manner.

20.2. This indemnity also applies to individuals appointed or made available by NTA in connection with CEO as a Service, CFO as a Service, contact person services or corporate administration services, to the maximum extent permitted by law.

21. Term and Termination

21.1. Unless otherwise agreed, recurring Services are concluded for a minimum initial term of twelve months.

21.2. After the initial term, the Engagement automatically renews for successive twelve-month periods unless terminated by the Client at least one month before the end of the then-current term.

21.3. If the Client terminates, cancels or ceases to use recurring Services before the end of the minimum term or renewal term, all fees for the remaining term shall become immediately due, unless NTA agrees otherwise in writing.

21.4. NTA may terminate recurring Services by giving one month's notice.

21.5. NTA may terminate the Engagement immediately if: (a) the Client fails to pay any amount when due; (b) the Client breaches these Terms; (c) the Client fails to provide AML/KYC information; (d) beneficial ownership is unclear; (e) sanctions, AML, tax fraud, reputational or compliance risks arise; (f) the Client provides false, incomplete or misleading information; (g) the Client misuses NTA's address, systems, name or services; (h) the Client behaves abusively, unlawfully, threateningly or uncooperatively; or (i) continuation of Services could expose NTA to legal, financial, regulatory or reputational risk.

21.6. Termination does not affect accrued payment obligations, confidentiality obligations, indemnities, liability limitations, document retention rights or other provisions intended to survive termination.

22. Consequences of Termination

22.1. Upon termination, NTA may cease all Services and disable access to systems, portals, e-mail routing, legal address support, contact person services, software tools and other service infrastructure.

22.2. The Client shall immediately pay all outstanding fees, costs and expenses.

22.3. NTA may issue a final invoice for work performed, ongoing obligations, handover assistance, termination administration, document export and third-party costs.

22.4. NTA is not obliged to continue filings, declarations, payroll, reporting, address services, contact person services, management services or other Services after termination.

22.5. The Client is solely responsible for appointing replacement service providers, accountants, tax advisors, contact persons, legal address providers, management service providers or other professionals.

23. Non-Solicitation

23.1. During the Engagement and for twelve months after its termination, the Client shall not directly or indirectly solicit, hire, engage or attempt to engage any employee, contractor, subcontractor, consultant or representative of NTA without NTA's prior written consent.

23.2. In case of breach, the Client shall pay NTA a contractual penalty equal to twelve months of the relevant person's gross remuneration or contractor fees. The contractual penalty shall not limit NTA's right to claim damages exceeding the contractual penalty, to the extent permitted by law.

24. Force Majeure

24.1. NTA shall not be liable for delay or failure to perform caused by circumstances beyond its reasonable control, including but not limited to war, cyberattacks, strikes, authority downtime, bank outages, internet failures, software failures, epidemics, natural disasters, legal changes, sanctions, power outages or failures of third-party service providers.

24.2. Deadlines shall be extended for the duration of the force majeure event and a reasonable recovery period.

25. Amendments to These Terms

25.1. NTA may amend these Terms from time to time.

25.2. Updated Terms may be published on NTA's website, sent by e-mail or made available through a client portal.

25.3. Amendments shall apply to new Engagements and renewals. For ongoing recurring Services, amendments shall apply after notification unless the Client objects in writing within 14 days. If the Client objects, NTA may terminate the affected Services with one month's notice.

25.4. Material amendments shall not affect already completed Services unless required by law or agreed otherwise.

26. Language

26.1. These Terms are issued in English. If these Terms are translated into any other language, the English version shall prevail unless expressly agreed otherwise in writing.

26.2. Communication, work products and deliverables may be provided in English, German, Estonian or another agreed language, depending on the Engagement.

27. Governing Law and Jurisdiction

27.1. These Terms and all Engagements between NTA and the Client shall be governed by the laws of the Republic of Estonia.

27.2. Any dispute arising out of or in connection with these Terms, any Engagement or any Services shall be subject to the jurisdiction of Harju County Court, Tallinn, Estonia, unless mandatory law provides otherwise.

27.3. NTA may, at its discretion, bring claims for unpaid fees before any court having jurisdiction over the Client.

28. Final Provisions

28.1. If any provision of these Terms is invalid, void or unenforceable, the remaining provisions shall remain valid and enforceable.

28.2. The invalid provision shall be replaced by a valid provision that comes as close as possible to the economic and legal purpose of the original provision.

28.3. Failure by NTA to enforce any right shall not constitute a waiver of that right.

28.4. The Client may not assign or transfer any rights or obligations under the Engagement without NTA's prior written consent.

28.5. NTA may assign claims for payment or transfer the Engagement to an affiliated entity or successor, provided this does not materially prejudice the Client.

29. Service Schedules

29.1. The following Service Schedules may apply depending on the Services ordered by the Client:

Schedule 1 - Company Formation, Corporate Services, Legal Address, Virtual Office and Contact Person Services.

Schedule 2 - Tax Advisory and Tax Structuring Services.

Schedule 3 - Accounting and Bookkeeping Services.



Schedule 4 - Payroll and HR Administration Services.

Schedule 5 - CEO and CFO as a Service and Management Services.

Schedule 6 - Software, Portals and Digital Tools Services.

Schedule 7 - Website Orders, Online Services and Clickwrap Terms.

29.2. The applicable Service Schedules form an integral part of these Terms and shall be read together with these General Terms.