

TERMS AND CONDITIONS

www.velariscfo.com

These terms and conditions (the "Terms and Conditions") govern the use of www.velariscfo.com (the "Site"). This Site is owned and operated by Velaris Consulting, LLC ("Velaris," "we," "us," or "our"). The Site provides information about the strategic financial consulting services we offer.

By using this Site, you indicate that you have read and understand these Terms and Conditions and agree to abide by them at all times.

THESE TERMS AND CONDITIONS CONTAIN A DISPUTE RESOLUTION AND VENUE CLAUSE. PLEASE READ IT CAREFULLY.

Definitions

"Content" means all material published or made available on the Site, including text, images, logos, graphics, documents, downloadable files, templates, calculators, projections, statistics, case studies, newsletters, educational materials, and any responses generated through forms, assessments, automated tools, or artificial-intelligence features on the Site.

No Professional Advice; No Client Relationship

The Content on this Site is provided for general informational purposes only. It does not constitute financial, investment, accounting, tax, or legal advice, and it should not be relied upon as a substitute for advice tailored to your specific circumstances from a qualified professional.

Using this Site, submitting information through any form or assessment on the Site, or booking an introductory session does not create a client, advisory, or fiduciary relationship between you and Velaris Consulting, LLC. Any such relationship is formed only through a separately executed written engagement agreement.

Relationship to Engagement Agreement

These Terms and Conditions govern only your use of the Site. They do not supersede or modify any separately signed engagement agreement between you and Velaris Consulting, LLC. In the event of a conflict between these Terms and Conditions and a signed engagement agreement, the signed engagement agreement will control with respect to the services it covers.

No Guarantee of Outcomes

We do not guarantee any particular result from your use of the Site or from any information it contains. Without limiting the foregoing, Velaris does not guarantee:

- The availability of financing or investment;

- Any increase in revenue or profitability;
- The successful completion of any transaction;
- Any particular regulatory or tax outcome; or
- The accuracy, completeness, or timeliness of third-party information.

Testimonials and Results

Testimonials, case studies, examples, statistics, descriptions of prior transaction experience, and descriptions of prior results that may appear on the Site are illustrative only. They do not guarantee that current or prospective clients will achieve similar outcomes. Individual results depend on many factors specific to each business and situation.

Third-Party Data and Content Accuracy

Market data, financial information, statistics, links, and other third-party material referenced or made available on the Site may be delayed, incomplete, or inaccurate. Velaris is not responsible for independently verifying every item of third-party information, and you should not rely on such information without confirming it independently.

Third-Party Links and Services

The Site may link to or integrate third-party platforms and services, such as scheduling tools, analytics providers, embedded media, social-media platforms, and similar services. Velaris does not control and does not assume responsibility for the content, security, availability, or privacy practices of these third parties. Your use of any third-party service is governed by that third party's own terms and privacy policy.

Intellectual Property

All Content published and made available on our Site is the property of Velaris Consulting, LLC and the Site's creators. You may not reproduce, distribute, modify, or create derivative works from any Content without our prior written permission.

User Submissions

When you submit information through the Site, you agree that:

- You have the authority to provide the information you submit;
- You will not submit false, misleading, or fraudulent information;
- You will not submit confidential, proprietary, privileged, health, payment-card, or other highly sensitive information through general Site forms;

- Submitting information does not obligate Velaris to accept an engagement or provide any services; and
- Velaris may use your submission to respond to you, evaluate fit, and communicate with you as described in our Privacy Policy.

Acceptable Use

As a user of our Site, you agree to use our Site legally, not to use our Site for illegal purposes, and not to:

- Violate the intellectual property rights of the Site owners or any third party;
- Use automated tools to scrape, harvest, extract, reproduce, or use data or Content from the Site to train, develop, test, or improve any machine-learning or artificial-intelligence system without our prior written permission;
- Interfere with, disrupt, or attempt to gain unauthorized access to the Site, its servers, or connected systems; or
- Impersonate any person or entity, or misrepresent your affiliation with any person or entity.

If we believe you are using our Site illegally or in a manner that violates these Terms and Conditions, we reserve the right to limit, suspend, or terminate your access to our Site. We also reserve the right to take any legal steps necessary to prevent you from accessing our Site.

Privacy

Our collection and use of personal information through the Site is described in our Privacy Policy, available on the Site. By using the Site, you acknowledge the practices described in the Privacy Policy.

Minors

The Site is intended for adults and is not directed to children under 13 years of age. We do not knowingly collect personal information from children under 13. If you believe a child under 13 has provided information through the Site, please contact us so we can delete it.

Accessibility

We aim to make the Site reasonably accessible. If you experience difficulty accessing any part of the Site, please contact us using the details below, and we will make reasonable efforts to provide the information in an alternative format or address the issue.

Disclaimer of Warranties

The Site and all Content are provided on an "as is" and "as available" basis, without warranties of any kind, whether express or implied, including but not limited to implied warranties of merchantability, fitness for a particular purpose, accuracy, or non-infringement. We do not warrant that the Site will be uninterrupted, error-free, or free of harmful components, or that any Content is complete, accurate, or current.

Limitation of Liability

To the fullest extent permitted by law, in no event will Velaris Consulting, LLC or our directors, officers, agents, employees, subsidiaries, or affiliates be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, or for any loss of profits, revenue, data, opportunities, goodwill, or business interruption, arising out of or relating to your use of the Site or your reliance on any Content, whether based in contract, tort, or any other legal theory, even if advised of the possibility of such damages.

To the fullest extent permitted by law, our total aggregate liability arising out of or relating to the Site will not exceed the greater of (a) one hundred U.S. dollars (\$100) or (b) the amounts you paid, if any, specifically for use of the Site during the twelve (12) months preceding the event giving rise to the liability.

Nothing in these Terms and Conditions excludes or limits liability where such exclusion or limitation is not permitted by applicable law.

Indemnity

Except where prohibited by law, by using this Site you agree to indemnify and hold harmless Velaris Consulting, LLC and our directors, officers, agents, employees, subsidiaries, and affiliates from any actions, claims, losses, damages, liabilities, and expenses, including reasonable legal fees, arising out of or relating to:

- Your unlawful use of the Site;
- Your violation of these Terms and Conditions;
- Your infringement of the intellectual property or other rights of any third party;
- Any information or materials you submit through the Site that violate these Terms and Conditions, applicable law, or the rights of any third party; or
- Your fraud, misconduct, or unauthorized access attempts.

Applicable Law

These Terms and Conditions are governed by the laws of the State of New Jersey, without regard to its conflict of laws principles.

Dispute Resolution and Venue

Before initiating legal proceedings, you and Velaris Consulting, LLC agree to attempt in good faith to resolve any dispute arising out of or relating to the Site or these Terms and Conditions through informal written discussions. A party seeking to initiate a dispute must provide written notice describing the nature of the dispute and the relief requested using the contact information below.

If the dispute cannot be resolved through informal written discussions, any legal action arising out of or relating to the Site or these Terms and Conditions must be brought exclusively in the state or federal courts located in New Jersey. You and Velaris Consulting, LLC each consent to the personal jurisdiction and venue of those courts. Nothing in this section prevents either party from seeking temporary, preliminary, or injunctive relief where necessary to protect intellectual-property rights, confidential information, or against unauthorized access to the Site.

Severability

If at any time any of the provisions set forth in these Terms and Conditions are found to be inconsistent or invalid under applicable laws, those provisions will be deemed void and will be removed from these Terms and Conditions. All other provisions will not be affected by the removal, and the rest of these Terms and Conditions will still be considered valid.

Changes

These Terms and Conditions may be amended from time to time in order to maintain compliance with the law and to reflect changes to the way we operate our Site. Changes become effective when the updated Terms and Conditions are posted on the Site, unless a later effective date is stated. Your continued use of the Site after the effective date constitutes acceptance of the amended Terms and Conditions. We will provide more conspicuous notice of material changes where required by applicable law.

Contact

Please contact us if you have any questions or concerns:

Velaris Consulting, LLC

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legal@velariscfo.com

Effective Date: July 12, 2026