

# Terms of Use

Please note that Money Now App("Block Puzzle Jewel") is a No Purchase necessary Site that provides Site users("you", ("your", "player") with free games and changes to win REAL CASH. The App and the content it provides are in no way affiliated with Google, Inc. LDA or other platforms such as Facebook, Amazon or Paypal, and its winnings are void where prohibited and where any bonding or registration is required.

Money Now Terms of Use, including Official Rule Money Now Scratch Games.

("Official Rules")

All free to play: no purchase or payment of any kind is necessary to enter or win any game. A purchase does not increase your chances of winning.

Age disclosure & Eligibility: Only legal age or older are eligible to participate. Employees, officers and directors of this app, and each of their respective parents, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies (collectively, the "Promotion Entities") and the immediate family members and/or those living in the same household of each.

By accessing or using the App, you acknowledge your agreement to be bound by these Official Rules. If you do not agree to be bound by these Official Rules, please do not use this App or play any Games contained herein. We reserve the right to update or modify these Official Rules at any time, and without prior notice to you. Your use of the App following such modification or update constitutes your acceptance to be bound by these Official Rules as changed or modified. We encourage you to read through and review these Official Rules each time you access the App.

## OFFICIAL RULES

### 1. How to Play

The prizes mechanism is made by the Money Now team ("Sponsor", "we" ,"us", "our")and it may be changed due to our adjustment. If we detect abnormal activities from players, we have the right to decide whether to award the prizes.

Players may win virtual coins through playing the following games and may choose to

redeem the virtual coins for cash("Payouts"). Once players accumulate the equivalent of the minimum payout threshold ("threshold"), they can cash out using Paypal or other payout tools. Any players with less than the threshold will have their prizes stored in their app accounts until they reach the threshold in prize winnings. Players can have their prize payments sent to their Paypal account by providing us their email address( account name).We are not responsible for lost or forfeited payouts attributed to Player providing incorrect Paypal account information. We have the right to delay or cancel any Payout for purposes of preventing unlawful activity or fraud, risk assessment, security or investigation.

The redemption rules will be displayed on the redemption page in the App and may be changed due to our adjustment.

(a) Scratcher Game: You will automatically receive sixty (60) Scratcher Cards if you entry into the Scratcher Game everyday. For every 2-3 Scratcher Cards you claim, you will be required to watch a short video. Through Scratching card, you can get virtual coins.

(b) Treasure box: If you want to open a box, you need to watch an advertisement video.

## **2. Restrictions**

The following restrictions apply to the use of the app:

(i) You accept full responsibility for any unauthorized use of the Service by parties not authorized to use any of your Accounts. Additionally, you are responsible for any use of your credit card or other payment instrument (e.g. PayPal) incurred by parties using your Account;

(ii) You shall not create an Account using a false identity or false information, or on behalf of someone other than yourself;

(iii) Without first obtaining the written permission of reward, you shall not register for an Account or in any way use the app if reward has removed, suspended, or otherwise terminated any Account registered for by you, or on behalf of you or if reward has notified you that you may not use the app.

## **3. Liability & Release**

Liability & Release: By using the App, each Player agrees to release and hold harmless the Sponsor, and its affiliates, subsidiaries, directors, officers, employees and its advertising, promotional and administrator agencies from any and all liability or any injuries, death, loss, tax liability or damage of any kind arising from or in connection with such Player's use of the App or the acceptance, use, misuse or possession of any

Prize won. By using the App, each Player further agrees that.

(i) any and all disputes, claims, and causes of action arising out of or in connection with Player's use the App, or any Games played by the Player, tokens earned or Cash awarded, shall be resolved individually without resort to any form of class action;

(ii) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with downloading the App, but in no event attorney's fees;

(iii) UNDER NO CIRCUMSTANCES WILL ANY PLAYER BE PERMITTED TO OBTAIN ANY AWARD FOR, AND PLAYER HEREBY WAIVES ALL RIGHTS TO CLAIM, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES AND ANY AND ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED AND ANY OTHER DAMAGES, OTHER THAN DAMAGES FOR ACTUAL OUT-OF-POCKET EXPENSES.

These Official Rules and any disputes relating hereto are governed by the internal laws of the Hong Kong SAR, China without regard to principles of conflicts of laws. By entering you consent and waive any objection to the jurisdiction of said courts for any such disputes. Using the App constitutes permission to use the name, address (city and state only) and likeness of the Winners for advertising and publicity purposes in any media now existing or hereinafter devised, without further compensation, unless prohibited by law. Failure to comply with these Official Rules may result in forfeiture of any Prize and permanent ban from use of the App. The Sponsor reserves the right, in its sole discretion to disqualify from this or any Game it sponsors, now or in the future, any person it finds, in its sole discretion, has intentionally violated these official rules, tampered with the Tokens or Gaming process, the operation of this App, or any other aspect of the App.

#### **4. WARNING**

ANY ATTEMPT BY A PLAYER OR ANY OTHER PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE APP OR ITS VULNERABILITY, INCLUDING GAME PLAY AND AWARDING OF PRIZES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD ANY SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH ENTRANT OR OTHER PERSON TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING SEEKING CRIMINAL PROSECUTION.

## **5. Ownership**

Each Player acknowledges that the Content shall be owned exclusively by the Sponsor. The Content and User Generated Content are protected by copyright, trade dress and other laws and may not be copied or imitated in whole or in part. All product names, company names, marks, logos, and symbols may be the trademarks of their respective owners. Each Player hereby grants to Sponsor a worldwide, irrevocable, unlimited, perpetual, royalty-free, transferable fully paid up right and license to use, exploit, copy, transmit, publish, display, store, create derivative works from and sub-license the User Generated Content in any media now known or hereafter devised.

## **6. License**

The Sponsor hereby grants each Player the limited right to view and use the App in accordance with these Official Rules. Players agree to use the App lawfully and no other use of the App is permitted. Permission to reprint or electronically reproduce any Content in whole or in part for any other purpose other than as expressly prescribed herein is expressly prohibited, unless prior written consent is obtained from the Sponsor. Furthermore, Players may not sell, resell, modify, reverse engineer, decompile, disassemble, frame or create derivative works of or otherwise exploit for any commercial purpose the App or any portion thereof without the Sponsor's prior written consent in each instance.

## **7. Trademarks**

All of the trademarks, service marks, and logos displayed on App (the "Trademarks") are registered and unregistered trademarks of the Sponsor, its affiliates, or third parties. Nothing in this App should be construed as granting, by implication, estoppel, or otherwise, any license or right in and to the Trademarks without the Sponsor's express written permission or the express written permission of the applicable third party. Except as expressly provided in this Agreement, any use of the Trademarks is expressly prohibited.

## **8. Usage Rules**

The Sponsor reserves the right to deny any Player access to any and all parts of this App and terminate such Player's account, for any reason or no reason, and at the Sponsor's sole discretion. The Sponsor also reserves the right to block transmission of, and or remove any User Generated Content, at any time, for any reason, and without prior notice to a Player. The following rules shall govern Each Player's conduct regarding the use of the App.

(a) **Unlawful Purposes.** In order to create a valuable service to Players, certain types of activities and communications are prohibited. As a condition of your use of the App, each Player agrees that he/she will not use the App for any purpose that is unlawful or prohibited by these Official Rules. Each Player also agrees that he/she is responsible for User Generated Content that is posted by him/her in his/her profile or through other features of the App. No Player may post or transmit any message or image which is libelous, defamatory or which discloses private or personal matters concerning any person other than himself/herself. No Player may post or transmit any message, data, image or program, which is indecent, obscene or pornographic.

(b) **Unsolicited Information.** This App may provide opportunities to provide us feedback regarding the App, the Games, the Content, the Prizes and our various offerings and other unsolicited submissions (collectively "Unsolicited Information"). Players may only provide Unsolicited Information that conforms to these Official Rules. The Sponsor welcomes comments and feedback concerning the App, but the Sponsor does not accept or consider other unsolicited ideas, including ideas for new advertising campaigns, new promotions, new technologies, processes, games, materials or marketing plans. Accordingly, please do not send such unsolicited ideas to the Sponsor. By providing Unsolicited Information, a Player is thereby granting the Sponsor a perpetual, royalty-free, fully paid up and irrevocable right and license to use, reproduce, modify, publicly display, distribute, transmit, sublicense, create derivative works from, transfer and sell such Unsolicited Information without further obligation to such Player.

(c) **Unauthorized access.** No Player shall permit any other person (to access the App using his/her account information for any purpose. **BE ADVISED THAT THE SPONSOR IS NOT RESPONSIBLE FOR LOST OR STOLEN USER NAMES AND PASSWORDS ("SECURITY INFORMATION") AND THAT PLAYERS SHALL TO CONTACT THE SPONSOR IMMEDIATELY IN SUCH EVENT TO CHANGE HIS/HER ACCOUNT ACCESS IN CASE HIS/HER SECURITY INFORMATION HAS BEEN COMPROMISED. PLAYERS ARE FURTHER ADVISED TO KEEP THEIR SECURITY INFORMATION SECURE, AND TO CHANGE IT EVERY 90 DAYS ON THEIR ACCOUNT PROFILE SO AS TO MINIMIZE THE RISK OF FRAUD.**

(d) **Infringing User Generated Content.** No Player shall post or transmit any User Generated Content that would violate the intellectual property, trade secrets or privacy rights of others, including unauthorized copyrighted text, images or programs, photographs, signatures, images, likenesses, voice, trade secrets or other confidential proprietary information, and trademarks or service marks used in an infringing fashion.

(e) **Interference with Other Users' Use.** No Player shall interfere with other users' use of the App, including, without limitation, spamming or otherwise using abusive tactics

to deter others from playing the Games or using the App.

(f) Harmful Code. No Player shall post or transmit any file to this App or to any other user which contains viruses, worms, time bombs, Trojan horses or any other contaminating or destructive code.

(g) Abusive Conduct. No Player shall post or transmit any message, communication, video, graphic, audio file or image that is violent, sexually explicit, harmful, threatening, abusive or hateful or otherwise depict illegal activities or drug use. The Sponsor reserves the right to take such action as it deems appropriate in cases where the User Generated Content is being used to disseminate statements or imagery which are deeply and widely offensive and/or harmful. However, the Sponsor is not obligated to take any action.

(h) Abnormal player activities, including but not limited to: 1) Invalid user and activity. For invalid user and users try to hack or do harm to our app cannot use our service. We will remove invalid users without notification, and you cannot get your account back, we will remove you from our service forever. 2) Our app is now publishing in US/CA/FR/UK/DE/AU, users from other countries cannot use our app, and we will not cash out for these users. 3) Users cannot brush/cheat maliciously in our app. Otherwise, The Sponsor has the right to deduct the reward and limit the withdrawal of its counter.

(i) If users haven't use the App over 30 days, we have right to clear them coins and cash. According to the strategy, we have the right to clear or freeze coins and cash in the account of users.

## **9. Disclaimers.**

a. Geographic Disclaimer. The App is intended solely for users who are US/CA/FR/UK/DE/AU residents. Access to the App and the Games may not be legal for some persons or in some countries outside US/CA/FR/UK/DE/AU. Additionally, if a Player elects to access and use the App and play the Games from outside of the US/CA/FR/UK/DE/AU, he/she does so at his/her own risk and is solely responsible for complying with all applicable laws and regulations. Notwithstanding the foregoing, however, Sponsor still remains responsible for the personal data collected from persons residing outside the United States and the processing of the same shall be subject to the Sponsor's Privacy Policy.

b. DISCLAIMER OF WARRANTIES. THIS APP AND THE CONTENT ARE PROVIDED "AS IS", WITHOUT ANY WARRANTIES OF ANY KIND, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE., TITLE, AND NON-

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BECAUSE SOME JURISDICTIONS DO NOT PERMIT THE EXCLUSION OF CERTAIN WARRANTIES, THESE EXCLUSIONS MAY NOT APPLY TO ALL PLAYERS.

## **10. Coins and Cash**

Coins and Cash are a form of virtual currency in the Game. You can use Coins and Cash, in our discretion, to exchange with other virtual digital goods, or to obtain discounts, offers or other goods or services. Coins and Cash are not real money, and do not have monetary value. You acknowledge that Coins and Cash are not real currency. We make no guarantee as to the nature, quality or value of the features of any third-party good or services that will be accessible through the use of Coins and Cash, or the availability or supply of Coins and Cash. Coins and Cash obtained via the Game are provided to you under a limited, personal, revocable, non-transferable, non-sub-licenseable license solely to use within the App. Coins and Cash may not be transferred or resold in any manner, including, without limitation, by means of any direct sale or auction service. You have no property interest, right or title in or to any such Coins and Cash. Any Coins or Cash balance shown in your account does not constitute a real-world balance or reflect any stored value, but instead constitutes a measurement of the extent of your license. We may, at any time, expire free or promotional Coins and Cash given to you. You agree that under no circumstances are we liable to you for any damages or claims that may arise from the loss or use of your Coins and Cash regardless of the circumstances. You absolve us of any responsibility to maintain or update your Coins or Cash account. However, if there is a loss of Coins or Cash in your account due to technical or operational problems with the Services, we will replace the lost Coins or Cash once the loss has been verified. Without limiting any of the foregoing, our maximum liability or responsibility to you is to replacement of the Coins and Cash lost. We will, in our sole discretion, determine and communicate the availability and exchange rate for any Coins and Cash, which may be modified at any time. You must comply with any individual limitations as indicated via the App or to get the Rewards. Once Coins or Cash has been lost or spent, they will be subtracted from your account and cannot be refunded or returned, except in our sole discretion.

## **11. Contact**

We have the right to ultimate interpretation of this terms and rules of the App. If you have any questions, please contact us by email at [LapisPhilosophorum028@gmail.com](mailto:LapisPhilosophorum028@gmail.com) .