

Terms and Conditions

1. THE SCOPE OF RISKIVECTOR SERVICES

1.1 RISKIVECTOR AS A HOUSING PARTNER

Riskivector, a need/demand-based housing partner, is a sole proprietorship firm that specializes in providing affordable private and shared accommodation to workers, research assistant, Erasmus, and more especially to existing and incoming International students at the Polytechnic Institute of Bragança (IPB - Instituto Politécnico de Bragança in Bragança and Mirandela, Portugal).

1.2 CLIENTELE AT RISKIVECTOR

Clients of Riskivector are students of the IPB who are natives from Portugal, students from Portuguese speaking countries such as Brazil, Cape Verde, Mozambique, Angola, São Tome and Principe and Guinea Bissau as well as consistently incrementing Erasmus students from other EU member states who often travel to Bragança under the Erasmus student exchange/study abroad program of the European Union (EU) and international students from around the world. Clients at Riskivector are offered accommodation in facilities/housing options Riskivector rents/leases based solely on reservation procedures that are strictly deprived of any biases or favoritism towards particular individual client or groups of clients.

1.3 CORE SERVICES FOR RISKIVECTOR CLIENTS

Riskivector strives to cater to all possible needs/demands of its clients via an unbiased and systematic reservation process, however, clients shall, at all times, perceive Riskivector as an intermediary and not the owner/promoter/landlord of any of the available hosted housing facilities. Requests in terms of the possibility of relocating to another housing option/room/flat is subject to a stringent process of request registration and will be dealt with on a first-come first-served basis.

2. THE PROCESS OF REGISTRATION AT RISKIVECTOR

2.1 CLIENTS ELEGIBILITY CRITERIA

Riskivector, predominantly having commenced as an organization that facilitates affordable accommodation options to incoming students of the IPB in Bragança/Mirandela, offers all of its available/vacant rooms to everyone irrespective of their age, religion, race, color, ethnicity, etc. However, in order to efficiently manage and safeguard originality and authenticity of client data it collects, stores and processes, Riskivector shall deploy a random verification process at any point/stage in the new client registration process. Riskivector, by the virtue of accommodating both EU and non-EU clients/students, shall resort to necessitated solicitation/coordination with concerned authorities to ensure preservation and advancement of its core values/mission of catering to all of its clients void of biases and fraudulent data/identification. A simple and clear demonstration of such a

necessitated solicitation is Riskivector's notification to the local border control authority (SEF) in Bragança, Portugal where Riskivector is headquartered.

2.2 NEED-BASED ACCOMMODATION REQUESTS

Owing to a consistently augmenting number of new client registrations, accommodation requests from prospective clients are taken into consideration based on an unbiased first come first served basis. However, Riskivector shall accommodate need/demand-based requests in terms of available housing options by exclusively categorizing these requests based on a fair prioritization process.

2.3 CLIENTS PROFILE REGISTRATION

Riskivector's indigenously designed and coded customer relationship management (CRM) platform records, registers, stores and uses critical client data as a part of its daily operational activities. In order to succor Riskivector's efficient and adaptable CRM platform and its sustainable capacity to accommodate a consistently rising number of personalized housing requests, it is imperative for all Riskivector members/clients to provide original, correct and complete information at the moment of registration. Prospective clients shall register their critical identity information only once during their initiatory association with Riskivector, however, subject to further modification either based on prior communication or consultation with Riskivector management/staff. Duplicate registrations generated by a single/sole client, unless bound by extenuating scenarios such as dual nationalities or different forms of identification documents provided by a single/sole client or prior authorization from a member/staff at Riskivector, shall be cancelled and discarded. Basically, the most recent registration will be taken into consideration when accepting the reservation.

2.4 CLIENT IDENTITY DOCUMENTATION

All existing/prospective clients of Riskivector LDA are solely responsible and accountable for the originality and authenticity of the data they register in Riskivector's registration form/platform. Taking into consideration a legally bound document to be thoroughly justified, accepted and signed by all clients as a part of initial registration on Riskivector's website/platform or during their introductory solicitation/consultation with a member of Riskivector staff/management, all incoming clients are duly obliged to authorize Riskivector to record, register, store and process their critical identity information explicitly and lawfully for all purposes/processes pertaining to the client's desired accommodation with Riskivector. Kindly refer to clause (5) under header - "Privacy and data protection" for detailed information about above mentioned legally bound documentation. All client/guest registrations shall be complemented by original identity documentation such as passports/citizenship cards/residence titles. Riskivector, through its stringent verification process, shall cancel or terminate a particular client registration if the information provided is found to be fraudulent or contrary, in any way, to the above-mentioned clause.

2.5 CLIENT/GUEST ARRIVAL RECORD (AR)

As an indispensable part of Riskivector's client registration process, the arrival record (AR) authenticates the confirmed arrival of a client/guest in one of private/shared housing options Riskivector owns/leases/rents. The AR, by the virtue of being the initial

documentation thoroughly identified, understood, accepted and signed between Riskivector and an incoming client/guest, distinctly and explicitly outlines the most relevant terms and conditions from the moment the particular client enters into an association with Riskivector. A signature on the AR by the client, under any sort of circumstances, shall confirm that the incoming client is solely and entirely responsible for identifying, understanding and complying with these terms and conditions from the moment of check-in at one of Riskivector's hosted housing facility/option. The moment an incoming client identifies, understands, accepts and signs the AR, the client shall be held accountable for understanding, accepting and complying with the most relevant terms and conditions as well as all general terms and conditions as enlisted under Riskivector LDA general terms and conditions.

2.6 RESERVATION PROCESS

(a) Visit Riskivector website ([Riskivector](#)) or you can send an email to Riskivector(riskivector@gmail.com) to obtain more information.

(b) Click on "**Reserve a room**" at the top of the webpage. The page will redirect you to create an account by registering with your email ID and a password of your choice.

(c) Fill up the requested information, such as the selection of preferred language, acceptance of terms and conditions, and your personal information including the submission of your ID proof(preferably passport).

(d) A verification email will be sent to the registered email ID. Click on the link "Verify email" and the registered email gets verified.

(e) Once the account gets created, you can fill out the reservation form and submit the request.

(f) The reservation request will remain in an unconfirmed status until further notice from us. You can contact us only after 2 weeks, if you do not hear anything from us.

(g) We will check for the available places, and once we have any suitable place, we will request you to make the necessary payment in order to reserve the room.

(h) Once the payment is successful, we will confirm the reservation.

3. CLIENT REGISTRATION AND OBLIGATORY FEES

3.1 CLIENT REGISTRATION FEES

Riskivector receives and accommodates a persistently rising volume of incoming clients/students at all of its available housing options based on an organized, technologically automated and personalized system aided by continuous consultation with

its existing as well as prospective clients from the moment of reservation until checkout/departure. Taking into consideration the unprecedented volume of room/flat reservations, an incoming new client is obligated to pay a one-time non-refundable fee of 25 Euros at the moment of submission of the reservation form. The obligatory non-refundable application fee together with the accommodation value of the first month shall assure and confirm to Riskivector the fact that a particular new reservation is truly and genuinely worthy of being recorded, registered, processed and accommodated in any one of available/vacant housing options at that moment in time thereby accepting and complying with all applicable terms and conditions. An incoming client shall pay this total value electronically via bank transfers or by subscribing to other online payment platforms such as Wise or PayPal at the moment of reservation, however, the client is liable to pay any additional service fees as charged by the online payment platform/provider. It is imperative for any incoming client to note that the above-mentioned total value and accepted ways/options for making electronic money transfers are subject to amendments solely and wholly at the discretion of Riskivector management.

All potential client(s), please note:

1. One-time non-refundable application fee: 25€
2. Rent for the first month of accommodation that will depend solely on the room type(single/double) specified in the reservation request for a "Basic" sub-type.

P.S: All potential clients shall note that in cases where they're accommodated in a room sub-type(Basic/Panorama/Suite) different than what they paid for during reservation, we will make sure to be absolutely fair in terms of carrying forward the outstanding credit/debit to the bills of the subsequent month.

3.2 SECURITY DEPOSIT

Riskivector caters to the accommodation needs of all of its incoming reservations in an economical and personalized way, however, as clearly stated in clause "1.3" of the general terms and conditions, Riskivector serves as an intermediary, in most cases, between house owners and incoming clients/guests. As a housing partner to all incoming clients/guests in localities/cities it hosts its services, Riskivector shall not be held accountable for the maintenance of any of the available housing options, however, a one-time refundable payment/advance at the time of check-in is quintessential in order to safeguard and nurture the quality of all hosted facilities in terms of private/shared housing options. The security deposit shall enable and empower Riskivector to successfully accomplish the above-mentioned objective/motive. By signing the arrival record (AR) at the time of check in, an incoming client understands, accepts and complies with the applicable terms and conditions associated with the security deposit. The security deposit shall be returned to the client at the moment of check out from the particular Riskivector accommodation facility unless there exists an extenuating scenario/agreement between Riskivector and the client. An example of such an extenuating scenario is when the client has a potential reservation for the same housing facility or any other housing facility available at that point in time. In cases such as the above-mentioned extenuating scenario, Riskivector shall withhold the deposit at the moment of check out thereby assuring the potential reservation confirmation to the client. As far as the amount to be paid as the security deposit is concerned, kindly refer to the applicable terms and conditions associated with the security deposit as enlisted on the arrival record (AR). However,

please note that the chargeable amount as security deposit is subject to potential amendments at the discretion of Riskivector management.

3.3 UTILITY KIT

In order to enhance the comfortability and convenience of all incoming clients, Riskivector shall offer a discretionary possibility of renting out utilities kits that shall encompass essential items to help its clients through the initial transition from their native countries into all localities/cities Riskivector offers its hosted facilities. Riskivector invests a substantial amount of resources in the procurement of these utilities kits to incorporate its core objective of offering a unique student accommodation experience, hence, it is imperative for incoming clients/students to use these kits very carefully and responsibly throughout their stay with Riskivector. Any damage, pilferage or loss of any of the items or the entire kit shall result in the client having to incur a fair and predetermined penalty. For more information on the types of essential items provided in the utility kit as well as item specific penalties, please refer to the tables "Utility kit table" as mentioned on the arrival record (AR). Riskivector, at the moment of disbursement of the entire kit to a client, shall hand out a clearly objectified and predetermined heater agreement that shall encompass all applicable clauses associated with the heater in terms of its characteristics such as status quo at the moment of receipt and return, conditions for usage, electrical capacity/Voltage, etc. All clients shall be obligated to sign the official document/heater agreement that shall be active/valid for the duration of the stay.

3.4 RISKIVECTOR REPAIRS DEPARTMENT

Riskivector repairs department is the quintessential support arm of Riskivector that records, registers, prioritizes and handles all client requests and complaints in terms of any kind of reparation work necessitated at any of Riskivector's housing facilities. All existing and incoming clients must note that Riskivector repairs department is an integral part of Riskivector that strives to make client experiences comfortable and memorable in terms of fixing any kind of reparations, however, just like in case of reservations, Riskivector repairs receives and registers a consistently rising volume of reparation emails owing to the structural/infrastructural shortcomings in all localities/cities where Riskivector hosts its services such as Bragança and Mirandela. A typical example of such an infrastructural incapability is the tenaciously recurring problem of humidity/fungi that spreads all over walls/windows/rooftop corners of certain housing facilities every winter owing to the unusual humidity levels in Bragança and Mirandela. Even though Riskivector repairs tries to efficiently record, register, prioritize and handle all client emails, all Riskivector clients/guests are expected to take into consideration a turnaround time of at least 72 hours (3 days) depending on the volume of preceding requests/emails at any point in time. All existing and incoming Riskivector clients shall perceive Riskivector repairs as the repair and maintenance arm of Riskivector LDA and shall not, at any point, be perceived also as an entity/team that is responsible for dispute/conflict resolution. For more information on dispute/conflict resolution, kindly refer to the section "3.5 Dispute/conflict resolution" of the general terms and conditions. All Riskivector clients/guests are educated of all chargeable reparations/maintenance as mentioned in the arrival record (AR) at the moment of check in.

3.5 CONFLICT/DISPUTE RESOLUTION

Conflict/dispute resolution procedures at Riskivector are highly interactive and responsive in terms of solicitation with any particular client or a group of clients/flat mates. Riskivector strongly and firmly believes communication and consultative dialogues between clients shall resolve a majority of client grievances/conflicts. client disputes/conflicts include occurrences such as clients in a particular housing facility disputing over unprecedented values of utilities bills or cleanliness of common areas in the housing facility. The process of dispute/conflict resolution at Riskivector shall be constituted by 3 predetermined and clear steps as enlisted below:

1. A first mutual discussion/solicitation between all clients of the housing facility.
2. A second, in most cases/scenarios, symbiotic consensus to be reached post inclusive/benevolent dialogues with the particular cumbersome/blameworthy client or a group of clients.
3. An eventual and decisive meeting to be held between all co-habitants/clients of the particular housing facility and Riskivector staff at Riskivector headquarters in Bragança, however, it is extremely imperative for all Riskivector clients/guests to identify, understand and accept the fact that in most cases a mutual dialogue between all aggrieved clients shall solve any inevitable dispute/conflict and clients shall, at any point in time, resort to have Riskivector staff's intervention and mediation. Riskivector shall intervene and mediate only in cases where the status quo of the particular dispute/conflict has exacerbated beyond the extent of a benevolent mutual dialogue between all aggrieved co-habitants/clients.

3.6 DECLARATION OF RESIDENCE

The declaration of accommodation implies the official confirmation of the reservation of an incoming client at one of Riskivector's housing facilities. The declaration shall encompass the below listed facts as agreed upon by the incoming client or group of clients:

- The complete name of the incoming client/group of clients in certain scenarios pertaining to the collective arrival of the group of clients.
- The passport number/citizenship number number followed by the nationality of the client.
- The date of expected arrival at the predetermined Riskivector housing facility.
- The address(random) of the housing facility where the client shall be accommodated However, clients shall note that they shall request a new declaration in cases where the client is dissatisfied with the offered housing facility/single or double room and would like to have Riskivector move them to another available and desired housing facility post consultation with Riskivector management.

Riskivector, acting and serving as a privately owned third-party intermediary between house/flat owners and clients/students, shall not be held accountable for the current state/condition of housing infrastructure (For an instance: Weather conditions in Bragança/Mirandela and their impact on the state of flats/rooms at the moment of check-in and during client's entire duration of stay with Riskivector).All clients must note that Riskivector is neither liable nor obliged to provide any other official documentation such as contracts of any of the hosted accommodation facilities or contracts of any of the utilities for a particular accommodation facility to any client or group of clients at any point in time.

Such contracts pertaining to the registration of all housing facilities are strictly and confidentially held between Riskivector LDA and house owners. However, as a charge/fee free client service, Riskivector shall offer every incoming client an official declaration stating the above-mentioned facts in order to enhance convenience of students in terms of having to produce this declaration to concerned authorities. A typical example of such a concerned authority is the border control office (SEF) in Bragança, Portugal which facilitates the issue of student visas and temporary resident titles to non-EU students.

3.7 INTERNET CONNECTIVITY SERVICE

In order to make sure all Riskivector incoming clients stay connected to their families/friends/acquaintances soon after their arrival in their predetermined/reserved housing facility, Riskivector, as a service free of any associated charges, facilitates internet connectivity via subscription with one of the local service providers. In most cases, with extenuating scenarios where the installation of the service is delayed owing to technical/discretionary/unknown bottlenecks, all Riskivector housing facilities are equipped with a homogeneous monthly subscription/plan in terms of internet speed (Up to a specific level of download/upload speed) along with all the quintessential hardware/equipment such as a router as provided by the service provider.

It is extremely indispensable and imperative for all Riskivector clients to note that internet connectivity, offered in all housing facilities that are hosted by Riskivector, is a free service in order to ensure better integration of all clients in terms of being technologically connected as soon as they arrive in their respective housing facilities and clients, at any point in time during their stay with Riskivector, must not perceive it as a paid service that can be modified, changed or terminated on the request of a particular client or a group of clients. However, Riskivector, in extenuating scenarios upon request/consultation with Riskivector staff, can facilitate certain complimentary/additional hardware/equipment such as an ethernet cable if available to enhance internet speed in cases where the client or group of clients happen to be dissatisfied with the offered speed.

3.8 LOGISTICAL/STORAGE SUPPORT

- **Storage of client baggage** - Riskivector offers an optional/discretionary baggage/luggage/parcel storage service where Riskivector existing and incoming clients can rely on Riskivector to store their luggage, at any point in time during their association with Riskivector, in its warehouse and facilitate its delivery to the location desired by the client such as the housing facility where they've been accommodated or Riskivector headquarters in Bragança, Portugal. In cases of parcels/shipments ordered or sent to the client or group of clients, Riskivector shall extend its logistical support in terms of storing the same either at its headquarters or in its warehouse depending on the duration of time Riskivector is expected to receive and store parcels/shipments solely at the discretion of the client or group of clients. All incoming clients must note that in cases where an incoming client's luggage/parcel is delivered to Riskivector premises prior to their arrival, only when the luggage/parcel delivery is informed in advance, Riskivector shall be responsible for receiving it and storing it until further notification from the client. In cases where the luggage/parcel is left/forgotten/discarded by a client or group of clients,

Riskivector shall retain it for a maximum period of 3 months eventually followed by proceedings as stipulated by Portuguese law.

- **Transportation support** - Transportation support implies the “pick-up” and “drop” service that Riskivector offers to all incoming clients when they arrive and depart from localities/cities Riskivector hosts its housing options. All clients must note that transportation support is applicable only in cases where the client or group of clients would like for Riskivector staff to arrange a pick-up/drop from the local bus station (Bragança/Mirandela) and not, at any point in time except for cases where the client or group of clients have prior consultation/understanding with Riskivector staff/management, a paid/subscribed service that shall be perceived as a typical hauling/carpooling/hitchhike provider. clients must note that besides offering a demand/need based short distance transportation support, in most cases to and from the local bus station, pick-up or drop service, Riskivector is neither obliged nor liable to arrange long distance transportation support for any particular client or group of clients. A typical example of such a long-distance transportation support is to/from the international airport in Porto or Lisbon where a majority of Riskivector incoming clients arrive or depart from.

3.9 **EMERGENCY KIT**

As prescribed by law, Riskivector ensures installation of indigenously fabricated emergency kit in order to empower all of its clients with all necessary equipment(s) in order to contain and do away with minor mishaps such as an inconsequential fire break out or any kind of incident involving smoke or any kind of accident that shall necessitate instantaneous care in terms of first aid. Each one of Riskivector’s hosted facilities/flats is readied with an emergency kit that involves quintessential items such as a first aid kit (Kit encompasses all medical supplies for spontaneous medical treatment), a fire extinguisher and a fire blanket (In cases of exigencies pertaining to a fire break out) and a board that shall be embodied by a copy of all applicable terms and conditions and a flyer with restrictive warnings addressed to all clients in the hosted housing facility.

It is imperative for all Riskivector clients to note that an emergency kit is installed in their housing facility to empower them with all indispensable equipment in order to safely do away with any mishaps/accidents/jeopardizing circumstances such as mentioned above. Riskivector shall, in cases where client(s) mistakenly or accidentally or deliberately uses/deploy any/all of the items from their emergency kit, charge a client(s) with a predetermined penalty for having to incur additional charges to replace the item(s). The client(s) is obligatorily liable to pay the penalty in cases where any/all item(s) from the emergency kit are used/deployed for any other purpose than the ones mentioned above (Any purpose/circumstance pertaining to an exigency that necessitates the use of any/all of the items from the kit). Riskivector shall, at all times, charge the penalty in case of an inappropriate/unethical use of the fire extinguisher in an exceptional way depending on its capacity as mentioned below:

- Fire extinguisher of 2 Kgs - 35 Euros
- Fire extinguisher of 6 kgs - 50 Euros

Riskivector pledges to assist its clients in case of any medical, infrastructural or circumstantial exigency, however, it also, at all times, stringently encourages an appropriate usage/deployment of emergency kits.

3.10 UTILITY PROVIDERS/PARTNERS (GAS BOTTLES)

Riskivector, as an optional service for all flats that necessitate facilitation of utilities (Gas in particular) through an external third-party provider, offers a possibility to order type and weight specific gas bottles and have them delivered to housing facilities they were ordered from. clients can order gas bottle(s) in 2 ways: Placing an order explicitly with the utility partner or by sending a request email to Riskivector stating the need for gas bottle(s). clients shall not, at any point in time, expect Riskivector to provide gas bottles without prior notification via email. Riskivector is neither obliged nor liable to facilitate the provision of gas bottles unlike in case of centralized utilities such as electricity and water. The repairs arm of Riskivector (Riskivector repairs department) is responsible for handling gas bottle requests at any point in time during the clients'(s)s association with Riskivector. It is imperative for all Riskivector clients to take into consideration the following clauses whilst placing an order for gas bottle(s):

1. Send an email to Riskivector repairs (Riskivector.repairs@gmail.com) clearly stating the request for the desired number of gas bottles as well as the desired hour of delivery. In certain cases where client(s) requires a specific type of gas bottle (In most cases – Butane 13 Kgs or Propane 11 Kgs), they are obliged to mention this specification in the email to help Riskivector staff to accurately register and process the request.
2. Riskivector repairs shall identify, register and process all incoming gas bottle requests and facilitate their provision through a predetermined internal systemic process.
3. client(s) is not only obliged to specify the desired hour of delivery in cases where they are uncertain about their availability to receive ordered gas bottle(s) but also expected to be present in the flat at the time they stated in their email to Riskivector repairs.
4. client(s), at any point in time they place a request for gas bottle, are expected to be flexible and accommodative in terms of turnaround time taken by the utility partner to deliver gas bottle(s). Riskivector, at any point in time, shall not be deemed as an entity to ensure prompt delivery of gas bottle(s).
5. It is imperative for client(s) to consult their flatmates prior to placing the gas bottle request in order to prevent multiple registrations/requests arising from different client(s) of the same flat. Riskivector, at any point in time, shall not be responsible for placing multiple requests.

In cases where client(s) fails to receive the gas bottle at the time specified in the email or if the utility partner fails to adhere to the specified hour of delivery, client(s) shall notify Riskivector repairs through a reminder email. Riskivector repairs shall facilitate the delivery of gas bottle(s) taking into consideration abovementioned circumstantial irregularities.

4. CLIENT RESPONSIBILITIES AND LIABILITIES

4.1 POST CHECK-IN RESPONSIBILITY

A client can report any damage/malfunction/ imperfection or anything as such that fails to comply with the housing facility's status quo as mentioned on the arrival record (AR) within 48 hours of the check in. clients must note that any sort of discrepancy in the condition of the housing facility should be reported to the repairs arm of Riskivector by sending an email to: Riskivector.repairs@gmail.com. In cases where the client/all clients in the housing facility take(s) more than 48 hours to report the damage, they shall be liable to pay for the damage in terms of cost of procurement of necessitated material as well as labor cost (20 Euros / Hour + VAT) to fix it. All issues/complaints shall be recorded and prioritized on a "first-come first-serve" basis, therefore, Riskivector repairs department, depending on the volume of reparation requests at any point in time, might take up to 3 days or 72 hours to register and resolve the issue/complaint. In cases of repairs sought for an individual room (Private or shared), the client(s) is obliged to mention their preferred timings to schedule the visit.

Riskivector constantly strives to exceed the expectations of its clients in terms of offering them possibilities to be received and safely escorted to their reserved rooms or the local bus stop (As mentioned in clause "3.8" under heading "Transportation support"), however, clients shall take into consideration circumstantial complexities and costs that Riskivector staff encounters during busy periods such as commencement and conclusion of academic semesters. With a view to further develop an organized and responsive approach to welcoming and seeing off its clients, Riskivector shall charge clients a predetermined nonrefundable fee of up to 30 Euros in cases where the client(s) arrives or departs outside of business hours or at any point in time during staff holidays such as weekends.

4.2 IMPORTANT GUIDELINES FOR RE-ARRIVALS

Important guidelines for re-arriving clients - The following guidelines outline our company policies for client(s) who re-arrive or extend their association with Riskivector post vacations or travels:

1. The rent applicable for the current month will be charged for the entire month.
2. The rental price WILL NOT be affected by the date of re-arrival of the client(s).
3. The applicable rental price (The rent for the ENTIRE current month) shall not be subject to any alterations or waivers as a result of negotiations with any Riskivector staff member.
4. Once client(s) reserve a room with Riskivector in case of their re-arrival, this reservation will hold them liable to incur the rent for the ENTIRE MONTH irrespective of the date of arrival.

For instance, if client(s) re-arrive on any day in the last days of September before the commencement of the academic year, they are liable to pay rent for the ENTIRE MONTH of September. Reasons why Riskivector is entitled to receive the rent for the ENTIRE MONTH:

1. Riskivector, an intermediary, is liable to pay rental prices for all flats/housing facilities it hosts irrespective of the status of occupancy in any flat.
2. The room will be reserved for the re-arriving client(s) for the ENTIRE MONTH based on their preferences mentioned in their reservation request, however, solely based on the availability of the preferred type of room.
3. Riskivector is NOT, at any point in time, responsible or liable for any sort of negotiations or exceptional agreements with any of its housing partners (House/flat owners).

4.3 SHARED ACCOMMODATION

Shared accommodation implies the housing facilities that consist of more than one room and most of the facilities hosted by Riskivector are flats with a minimum of 2 rooms (2 bedrooms excluding the common areas in the flat such as the kitchen, lobby/living area/drawing room and common bathrooms) up to a maximum of 6 rooms that can accommodate up to 7 clients/students at a time. Riskivector shall reserve a room (Single or shared) in any available housing facility, from the above-mentioned types of hosted facilities, in a fair and orderly manner on a “first-come first-serve” basis identical to the prioritization done by Riskivector’s repairs department. It is imperative for all incoming clients, who shall reserve a single or double/shared room and excluding clients requesting private accommodation, to identify, understand and accept that they will share their flat with a certain/predetermined number of co-habitants and that an attitude of synergy and inclusion shall ensure a “conflict-free” environment in their shared facility.

4.4 GUESTS/FRIENDS/FAMILY/OTHER INVITEES

With extenuating scenarios where a client is accommodated in a private/individual facility, all clients must note that Riskivector authorize its clients to invite their guests/friends/family or other such invitees during their stay with Riskivector. We have set a threshold of 7 days (week) as a maximum duration of guest accommodation in this private/individual facility. However, it is essential for all clients in shared facilities(conventional flats) to note that, Riskivector do not authorize its clients to invite their guests/friends/family or other such invitees during their stay with Riskivector. Riskivector shall be informed via apt and clear communication via email PRIOR to the invitee’s arrival in order for the invitee to have a suitable place at a predetermined accommodation cost. All clients must note that the possibility of being able to accommodate an invitee in one of our facilities depends entirely and solely on the availability of place at that point in time. The same is applicable for brief visits(irrespective of duration in hours) such as inviting friends for dinners, etc. Failing to adhere to the above terms, the client(host) or all the flatmates(if none is accepting to be complicit) will be liable to lose the entire value of the deposit.

4.5 OUTSTANDING DUES/BALANCES POLICY

Riskivector is entitled and legally empowered to collect all outstanding dues/balances from all of its clients. The mechanism of collecting outstanding dues from clients consists of certain predetermined steps depending on the responsiveness of the defaulting client or

group of clients. Riskivector shall commence its process of dues collection with cooperative communication with the defaulting client(s) via emails, text messages, phone calls, etc. A failure in communicating with the defaulting client(s) shall result in Riskivector collaborating with local authorities such as the IPB (Instituto Politécnico de Bragança) to withhold the client's critical academic transcripts/documents until the successful and complete payment of all outstanding balances. Other such local authorities that Riskivector shall seek help from is the SEF (Border control and security entity).

4.6 MONTHLY OBLIGATORY PAYMENTS

4.6.1 RENTAL PAYMENTS

The clients are obliged to pay the reservation(rent) for the following month until the 20th(at the latest) of the current month. As an example, the rent for October must be paid by the 20th of September. In Portugal all obligatory payments associated with renting/leasing of private and shared accommodation facilities are regulated on a monthly basis. Riskivector shall collect obligatory rental and utility payments on a monthly basis starting from the check in date for any client(s). However, Riskivector collects payments in an exceptional way for 2 specific months, these months marks the conclusion of the semesters at the IPB, February & July. A simple and clear illustration of the calculation of rentals for the above mentioned exceptional month is as follows:

Client(s), staying for "T" number of days will pay according to the predetermined formula:

Rent (T days) = 5 + ((T*Monthly rent)/15), where "T" is less than 15 days of the month.

Please note: In cases where the client(s) occupies their room for more than 15 days, they shall be liable to pay rent for the entire month. Riskivector shall send out bills (encompassing of cumulative balance to be paid = Rent + utility bills) at any point during the first days of each month prior or post client(s)'s check in. clients are given a period of 3 days to make payments (either by electronic transfers or in cash at Riskivector headquarters in Bragança) as soon as they receive an email with cumulative bills. Riskivector shall not appreciate any delayed or partial payments. A failure to make obligatory bill payments within the above-mentioned stipulated time period will result in the client(s) having to incur a certain amount of penalty wholly and solely at the discretion of Riskivector management. Riskivector will not, at any point, entertain and appreciate any client(s)'s request to negotiate the penalty in case of a delayed or partial payment of obligatory bills. Thus, it is imperative for all the clients to make the payment of rent and utility bills within the first 3 days upon reception of the bills of the same month. If the payment is not done within the deadline, automatically a check-out will be scheduled for the next day.

4.6.2 RESERVATION CANCELLATION POLICY

In cases or unprecedented scenarios where a potential client(s) who has been confirmed in our system following the payment of the application fee of 25€ along with the payment of

the first month's rent, depending on the confirmed type and price of the room, and they would like to cancel their reservation with us owing to some unforeseen or extenuating circumstances, we will proceed with refunds based on the following clauses:

1. In cases where the client(s) inform us at least a month before the commencement of the reservation month, they shall receive the entire amount (100%) paid towards the rental for the first month excluding the obligatory non-refundable application fee.
2. In cases where the client(s) inform us at least 20 days before the commencement of the reservation month, we shall proceed with a refund of only half (50%) of the amount paid towards the rental for the first month.
3. In cases where a potential client(s) inform us within 20 days of the commencement of the reservation month, we shall not make any refund that implies a zero refund in cases of the potential client(s) notifying us with only 20 days or less before the reservation month.
4. Finally, if a client has requested a declaration of residence for the visa application, the amount paid towards the rental for that month is non refundable, nor transferable to the following month(s).
5. If the visa of a potential client gets denied, it's vital that we get notified with the respective proof obtained from the embassy/consulate. The refund will be applied in line with the above mentioned points.

4.7 PRE-CHECKOUT RESPONSIBILITY

All customers must notify a Riskivector of their check-out/departure date at least 1 month before their departure from the city/town where the local accommodation establishment is located. The anticipated notification must be sent by email to: riskivector@gmail.com. All clients accept that failure to notify the check-out/departure date will result in payment being required for the following month.

4.8 POST CHECK-OUT INFORMATION

Client(s) shall note that Riskivector shall, at any point in time after the moment of their check-out, make use of their room(s)/flat(s) for any purpose irrespective of any agreements or payment(s)/penalties incurred by the client(s) before or at the moment of their check-out. A typical example of such a scenario is one where the client(s) incurred a rental payment/penalty for the month successive to their check-out month resulting from a failure to notify Riskivector of their departure/check-out a month prior to their desired departure/check-out date.

P.S: Riskivector shall be obligated to resort to legal proceedings against the client(s) in cases where the client(s) would argue/debate/negotiate the ownership of their room for the successive month after the moment of their check-out/departure quoting/stating the incurrence of the rental payment/penalty for the successive month.

4.9 OTHER MISCELLANEOUS RESPONSIBILITIES

Other miscellaneous responsibilities that all Riskivector clients are obliged to fulfill are listed as follows:

- Noise policy – As regulated by regional and national laws, all Riskivector clients are strictly and consistently expected to adhere to rules in terms of noise policy. In Portugal, it is strictly forbidden to be boisterous or organize gatherings/parties after 22h00 on the weekdays, hence, Riskivector adopts and incorporates the same rule in all hosted facilities.
- Consumption/sale/circulation of socially forbidden items – With an aim to keep all hosted facilities free of conflicts and anti-social elements, Riskivector stringently forbids the use/consumption of drugs, weapons and other such suspicious items. Riskivector shall, at any point in time, take necessitated punitive action against any client(s) in cases of conflicts/discomfort/misbehavior towards other client(s) from the particular hosted facility.

5. PRIVACY AND DATA PROTECTION

All of the client data that Riskivector records and processes is handled by its indigenously designed client relationship management (CRM) platform. Riskivector's CRM platform has been created and run using state of the art technologies and security mechanisms that compliment Riskivector staff's consistent efforts in creating memorable client/student experiences. As far as the storage and use of data or client's identity information is concerned, Riskivector, in compliance with the General Data Protection Regulations (GDPR) as formulated and adopted by the EU, shall follow a transparent procedure that will clearly indicate and state how it will store and process the client's critical identity documentation provided/attached at the moment of submission of the reservation form or at any stage during the client's association with Riskivector.

All clients/guests/students are obliged to identify, read, understand and sign a legally binding form/document, that clearly indicates and states all possible operational processes/activities for which Riskivector will record, store and use client data, either during the moment of confirmation of reservation or at any stage during their association with the company. clients must note that the above-mentioned document/power of attorney implies that the incoming client/guest is readily and proactively willing to authorize Riskivector to store and process their data for all purposes pertaining to the client's accommodation needs. Also, for more detailed information on how Riskivector's storage and use of critical client data is in consistency with the applicable clauses of the GDPR (RGPD in Portuguese) at any point in time when such data pertaining to the client(s)'s identity is recorded, stored and processed, any client(s) is obliged to read, understand and accept all applicable clauses of the GDPR (RGPD) at the moment of accepting all terms and conditions.

6. TERMINATION OF REGISTRATION/CONTRACT

Riskivector encourages and advocates a benevolent and synergistic environment in all of its hosted housing facilities. The worst-case scenario such as having to terminate a client(s)'s accommodation contract with Riskivector is a clear and straightforward procedure where the client(s), post an amicable consultation/agreement with Riskivector, shall be requested to leave their housing facility with all of their possessions ensuring a fair and lawful exit. Any kind of misbehavior, non-compliance with any of the terms and conditions enlisted in this document, such as acts of hooliganism or vandalism (Causing irreparable damage to any of Riskivector's accommodation facilities), non-compliance of noise/smoking policy, or inability of the client(s) in arriving at a consensus on a particular major conflict/dispute with their housemates or with Riskivector, at any point during their association with Riskivector, will lead to the inevitable termination of their housing contract/agreement with Riskivector. clients must note that Riskivector, if necessitated at any point in time during the termination process of any client(s)'s housing contract, shall seek and incorporate legal proceedings thereby ensuring a fair and lawful ouster of the client(s).

7. CLIENT RELOCATION

7.1 DURING VACATIONS

Riskivector, serving as an intermediary between house owners and incoming students/clients, is obliged to move/relocate clients should any unprecedented circumstance/major renovation or restoration of any of Riskivector's hosted facilities crop up at any point during the client(s)'s association with Riskivector. A typical example of this kind of an occurrence is in case of client(s) who plan to stay in their rooms in the month of July that also happens to mark the commencement of summers in Portugal. The relocation will ideally span over 3 months every year starting from the month of June until the end of August post which Riskivector shall begin with the groundwork for incoming students/clients of succeeding academic year commencing from the first week of September. The reasons behind clients(s)'s relocation are as follows:

- In order to facilitate comprehensive cleaning/renovations/repairs in all housing facilities.
- Type of rental contract between house owners and Riskivector will not permit client(s) to stay in the housing facility for the above-mentioned months.
- The flat is partially occupied, hence, Riskivector is rightfully obliged to accommodate all clients in one predetermined location/flat.
- Termination of rental contract of any hosted facility(ies) between house owner(s) and Riskivector by the virtue of any relevant or inevitable reason.

7.2 RELOCATIONS BETWEEN ROOMS/FLATS

It is imperative for client(s) to notify Riskivector at least 1 month prior to their desired relocation request date in order for Riskivector management to better manage their relocation as well as plan for further occupancy of their current room. Riskivector shall arrange for the movement within rooms/flats based solely on the availability of the desired primary room type in terms of a single or double room with further preferences in terms of basic, panorama, or suite rooms.

Riskivector shall arrange client(s) movements at any point in time after the receipt of the movement request by email, however, client(s) shall note that the arrangement of the movement is subject to willingness and readiness of the client(s) to pay the price corresponding to the current OR desired room type depending on which one is higher than the other. In such cases, Riskivector management shall lawfully and rightfully ascertain the room price (corresponding either to the current or the desired room) the client(s) would pay in their successive bills. When client(s) requests another relocation within a short period will be subjected to the relocation charges of predetermined value (at least 20.00€).

7.3 Double room

In case, a double room remains partially occupied, Riskivector is obliged to relocate the client from his/her current room to a different room/flat, unless the client decides to reserve the entire room by covering the payment of both the beds.

8. DISCOUNTS AND REFUNDS

Riskivector is neither obliged nor liable to provide any kind of discounts by the virtue of complexities pertaining to the arrivals, departures, movings, availability of a restricted number of housing options and a consistently augmenting number of new client reservations. However, owing to Riskivector's core mission to help all of its clients in a personalized fashion by accommodating a huge array of possibilities, refunds and vacation discounts are solely subject to extenuating negotiations/agreements between Riskivector and the client(s) either via email or by an in-person consultation with a member of the Riskivector team at Riskivector's headquarters in Bragança provided the client(s) has booked an appointment in advance in cases of in person consultations/negotiations.

9. RISKIVECTOR'S NON-DISCRIMINATORY POLICY: UTMOST RESPECT, CARE AND INCLUSION

Riskivector, at its core, is a young and dynamic community of client centered members religiously dedicated to bringing clients from multifarious nationalities and ethnicities under one roof by accommodating them in its hosted facilities. Riskivector, truly in its entirety,

represents a diverse community of members (Riskivector staff and clients together) that encapsulates individuals from different cultures, values and norms.

Riskivector community is committed to building a cohesive environment where people from every background feel sheltered and respected, at all times during their association with Riskivector, irrespective of how far they've travelled from their home countries. This relentless commitment rests on 3 rudimentary principles that are applicable to both Riskivector members as well as its clients (Existing and potential): Respect, care and inclusion. Our synergistic commitment to these above-mentioned principles not only governs the dynamic and personalized functionality of Riskivector and its online platform but also enables every member of the Riskivector community to feel welcome on its online platform no matter who they are, where they come from, how they worship/pray or who they love.

client reservation and selection is based solely on our systematically fabricated reservation process depending on the availability of hosted housing facilities at a particular point in time and not on the basis of discriminatory elements such as religious background, race, nationality, gender, marital status or sexual orientation. While we, at Riskivector, believe that harmony and inclusion cannot be mandated among all people we connect with, we strongly believe that we can collectively promote a true and sustainable sense of empathy and understanding across all cultures we cater to. To summarize all of the above-mentioned statements, Riskivector staff, clients and guests inclusively agree to read and act in accordance with the below mentioned core values to strengthen and sustain our one of a kind community and truly realize our mission of ensuring that everyone feels welcomed, cared for and respected within our symbiotic realm of possibilities.

- **Respect:** We, as members of the Riskivector community, are respectful of each other in every one of our interactions and encounters. Riskivector acknowledges and appreciates that local laws and traditions as well as cultural norms vary around the world, however, we expect all our members to religiously adhere to all of the terms and conditions along with local laws and traditions by respectfully engaging with each other, even when views/opinions/perspectives may come across as unacceptable or may not reflect our beliefs or upbringings. Riskivector's members, staff/employees, clients and guests alike, bring to our community an incredible diversity of backgrounds, experiences, religious beliefs, customs and cultural norms. By hosting and connecting such a diverse pool of people, Riskivector nurtures a sense of greater understanding and acknowledgement of the common characteristics shared by all of us global citizens and offsets biases and preconceived notions rooted in misconception, misinformation or misunderstanding.
- **Inclusion:** We welcome clients and guests from all backgrounds and nationalities with legitimate hospitality, personalized consultation and most importantly with open minds. Discriminatory elements such as bias, prejudice, racism, hatred, harassment/exploitation, etc. have zero tolerance in Riskivector community. While we are required to follow all applicable laws that strictly forbid discrimination on factors such as race, religion, national origin and others as enlisted below, we are religiously committed to fostering a platform that complies with the minimum

eligibility requirements as established by law and as mentioned in clause “2.1” of general terms and conditions.

- Care: We care for all our members like we care for our immediate family. The indispensable elements of purpose and compassion encourage us to care for everyone around us whether they're our colleagues or clients. Riskivector community nurtures utmost care by being compassionate towards one another's circumstances we're surrounded by. Just like in case of our inclusiveness, our care for our clients is void of biases and notions that are rooted in misconceptions and misunderstandings. We care for our members by deploying a personalized consultative approach that enables us to appropriately identify and understand their accommodation needs thereby offering them a suitable option depending on its availability at any point in time.

Guided by the above-mentioned core values we mutually share as members of Riskivector community, Riskivector has clarified further discrimination policy guidance for all of its members (Riskivector employees and clients/guests together). This guidance is clearly and concisely stated in the following steps that all Riskivector members are expected to follow at all times they're entering into an association with the company.

- Race, color, ethnicity, national origin, religion, sexual orientation, gender identity or marital status: Riskivector members shall not, at any point in time,
 - Reject a client(s) based on their race, color, ethnicity, national origin, religion, sexual orientation, gender identity or marital status.
 - Impose different/discriminatory terms or conditions than mentioned in this document based on their race, color, ethnicity, national origin, religion, sexual orientation, gender identity or marital status.
 - Offer any of its hosted facilities or make a statement (On its platform or at any of its offices) that discourages or implies a preference in favor of or against any client(s) on account of race, color, ethnicity, national origin, religion, sexual orientation, gender identity or marital status.
- Gender identity: Riskivector does not assign a gender to any of its clients. Our community considers gender of our client(s) to be what they identify or designate on their reservation request. Riskivector members shall not, at any point in time,
 - Reject a client(s) based on their gender unless the client(s) has opted for shared accommodation where they will share the common areas with a predetermined number of co-habitants depending on their preferences as well as availability of hosted facilities.
 - Impose different terms and conditions based on client(s)'s gender unless they have opted for shared accommodation as in case of point number (a).
 - Offer any of its hosted facilities or make a statement (On its platform or at any of its offices) that discourages or implies a preference in favor of or against any client(s) on account of their gender, unless they have opted for shared accommodation as in case of point number (a).
- Age and familial status: Riskivector members shall not, at any point in time,
 - Impose any different terms and conditions or reject a reservation request based on the client(s)'s age or familial status.
- Disability: Riskivector members shall not, at any point in time,

- Reject a client (s) based on any actual or perceived disability or impose different terms and conditions based on the fact that the client(s) has a disability.
- Inquire or investigate about the existence or severity of a client(s)'s disability or means that can be used to accommodate any disability. If, however, a potential client(s) raises his/her disability, Riskivector shall consultatively discuss the requirements/needs of the disabled client(s) to accommodate him/her in the most suitable hosted facility.
- Charge additional rent or utility bills for any client(s) with disability(ies), including pet fees when the client(s) has an assistance animal (Any kind of service or emotional support animal) by the virtue of the client(s)'s disability(ies).
- Offer any of its hosted facilities or make a statement (On its platform or at any of its offices) that discourages or implies a preference in favor of or against any client(s) on account of their disability(ies), unless they have opted for shared accommodation as in case of point number (a).
- Refuse to communicate or help, under any circumstances, with disabled client(s) through accessible means that are easily available, at that point in time. Typical examples of such means of communication that Riskivector shall deploy are via relay operators (For client(s) with hearing impairments) and e-mail (For people with vision impairments using screen readers).
- Forbid or restrict the usage/deployment of mobility devices such as wheelchairs, crutches, walkers, scooters, etc.

10. PERSONAL PREFERENCES

As a part of our reservation process and continuing on our mission of accommodating an extensive array of possibilities/exceptions in a personalized way, Riskivector community shall record, identify, register and categorize reservation requests based on the preferences registered by all our potential clients. Riskivector strives to accommodate as many preferences as possible, however, it is imperative for clients to bear in mind that Riskivector shall not, at any point during the reservation process, commit/promise to fulfil their preference(s) taking into consideration the number of preceding reservation requests with preference(s) as well as the availability and consultative discretion of Riskivector management at that moment in time. Personal preferences in consideration, that shall appear as preferences/attributes to choose or comments in the reservation form, include customized possibilities such as:

- Room with a private bathroom (Suite)
- Room with a private/shared balcony/outer porch (Panorama)
- Luminosity during the day (Sun exposition)
- Bed size (Single or double)
- Flat of the same genders(just girls or just boys flat)

Apart from the above mentioned optional/preferential attributes, client(s) shall clearly mention any exceptional preferences, if any, that they would desirably like for Riskivector

to take into consideration while finalizing/confirming their reservation solely depending on availability/possibility of accommodating the exceptional preference. In case of group reservation requests, client(s) must note that they are obliged to clearly specify the orientation of the occupancy by the group in the allocated housing facility including accurate and complete information about other group members such as their email addresses in the comments section of the reservation form. A typical example of a group reservation request with preferences is a group of incoming students arriving in any one of Riskivector's hosted housing facilities together. In this case the particular client(s) making the reservation request is obliged to provide specific details in the comments section of the form such as email addresses of all group members as well as the specific ways or types of rooms, specific group members wishing to share a room, etc. A completely and accurately filled group reservation request with preferences has a higher possibility of being registered and prioritized in our reservation system than one with incomplete or inappropriate information.

Preferences based on room sub-types(Basic/Panorama/Suite) at Riskivector: All incoming clients must note that Riskivector shall, at any point in time during their stay in any of Riskivector's premises, move them to another room/type of room based on immediate availability. This condition is applicable specifically to cases where the client(s), at the moment of check in, was accommodated in a different type of room than their preference selected in the reservation form. However, Riskivector shall allow the client(s) to continue staying in their current room and circumvent the process of moving if they express their willingness to incur the rental price (Rental + Bills) applicable to their current room.

11. AMENDMENTS TO GENERAL TERMS AND CONDITIONS

Riskivector shall at any point in time, owing to infrastructural and circumstantial complexities as mentioned in clause "8", update and re-publish any/all of the general terms and conditions.