

USER AGREEMENT (THE "AGREEMENT")

Modified - Friday, March 11th, 2022 This Agreement applies to the following websites (the "Web Sites") operated by PSI's organization. Also known as. (Peace Seeking Intelligence): psiraise.com. In addition, the Organization owns several other domain names that point to the Web Sites listed above, and the Organization will from time to time add new sites that may or may not be listed above. Please note that this Agreement applies only to sites maintained by the Organization and not to web sites maintained by other companies or organizations. We are a non-profit organization trying to achieve a higher level of studies through the means of any open sourced project that may be publicly available to the community, and the world. The services provided to you will follow under the fair use act "17 U.S. Code **§107 - Limitations on exclusive rights: Fair use which follows under the categories**

- (1)the purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes;**
- (2)the nature of the copyrighted work;**
- (3)the amount and substantiality of the portion used in relation to the copyrighted work as a whole; and**
- (4)the effect of the use upon the potential market for or value of the copyrighted work.**

Peace Seeking Intelligence also known as ("PSI") User Agreements.

1. TERMS OF AGREEMENT

1. (a) Terms of this Agreement. The Organization offers free services for you to enjoy. Conditioned on your agreement to the terms and conditions. Users agree automatically that they've read, and agreed to these conditions.
2. (b) Amendments. The Organization may amend or revise the Agreement or modify the Rules of Conduct at any time in its sole discretion on its website via
 1. (1) Amended Agreements at <http://www.psiraise.com>
 2. (2) Modified Rules of Conducts at <http://www.psiraise.com>

Such amendment or revision to the Agreement and modification to the Rules of Conduct shall be effective immediately upon notice. You hereby agree to review the Agreement and the Rules of Conduct by accessing the above website (<http://www.psiraise.com>) periodically to be informed of any possible revision and modification. Your use of the Games after the effective date of any amendment to the Agreement or modification to the Rules of Conduct will be regarded as an acceptance of all amendment and modification. Should you not agree to the revised terms and conditions, please feel free to contact the Organization immediately to discuss the closure of your policies.

2. DESCRIPTION OF SERVICE

The Organization offers a variety of services/games via a non-profit organization accessible via the internet. Secondly, it reserves the right to change the URL address of the website at any time upon the necessity. In order to use the Service, you need to download the software available on its Websites for an installation of the necessary components. (the "Software") Furthermore, an establishment of a policy (the "policies") is necessary for those who wish to use the subject service, and the Organization shall not be responsible for any fees and charges incurred in any, if not all, of an establishment/usage/termination of your Internet Service. The Web Sites is an active part of the Service, and any use of the Website shall be governed by the same terms and conditions of this Agreement and the Rules of Conduct.

3. ACCOUNT

1. (a) Character Name. In order to use PSI Games & Gaming, you must create a character and choose a name (the "Character Name") for your character to identify your character to others. You may not select names of others as your Character Name or those which violate any third party's trademark right, copyright, or other proprietary right, or which may mislead other Members to believe you to be an employee of the Organization, or which the Organization deems at its sole discretion to be vulgar or otherwise offensive. The Organization reserves the right to delete, or alter any vulgar or otherwise offensive Character Name. (d) Guild Names. While accessing the service, it is possible to name your Guild. You may not name Guilds are names/descriptions/titles of others or those which violate any third party's trademark right, copyright, or other proprietary right, or which may mislead other players to believe you to be an employee of the Organization, or which the Organization deems at its sole discretion, to delete or alter any name given to a Guild or terminate any license granted herein, for any reason whatsoever, including, without limitation, any suspected or actual infringement of any trademark or trade name right, copyright, or other proprietary right.
2. (b) Password. At the time of an establishment of your policies, you must select a password. You are responsible for maintaining the confidentiality of your password and any harmful consequences caused by your self-disclosure, allowing others to disclose your password or an usage of your password by others in order to invade/use your policies and/or policies ID. At no time should you respond to an online request for a password. The Organization never asks for your password, either offline or online. The only purpose and necessity of your password is for your log-on process.
3. (c) Former Members. Members whose policies have been terminated by the Organization may not access the Service in any manner or for any reason, including through any other policies, without an expression in written permission by the Organization. Policies accessed by former Members are subject for an immediate termination

4. TRADING AMONG PLAYERS

Trading of Game Items between Players is permitted only through in-game services.. All other trading or transfer activities including, without limitation, trading of PSI Tokens, Account ID, users sensitive account data, and all out-of-game transfers, shall be strictly prohibited. The Organization shall not be responsible for any losses occurred by any permitted or prohibited trading activities, and ANY AND ALL PROHIBITED CONDUCTS MAY RESULT IN AN IMMEDIATE TERMINATION OF THE POLICIES INVOLVED IN SUCH TRADING.

5. CONTENT AND MEMBER CONDUCT

1. (a) Content. You acknowledge that:
 1. (i) by using the Software and the Service, you will have an access to graphics, sound effects, music, animation-style video and text (collectively, "Content")
2. (b) Right in Content. You acknowledge that the Organization and licensed Content Providers have rights in their respective Content under copyright and other applicable laws, and that you accept full responsibility and liability for your use of any Content in violation of any such rights. You agree that you will not use any Content other than in connection with playing the Games.
3. (c) Member Content. Members can upload and create Content to our servers in various forms, such as in selections you make for the Games and in bulletin boards and similar user-to-user areas. Unless specified otherwise in your transmission, by submitting your Content to any area on the Service, you automatically grant (or you warrant that the owner of such Content has expressly granted) to the Organization of the royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform and display such Content worldwide and/or to incorporate it in other works in any form, media, or technology now known or later developed.
4. (d) Member Conduct. While using the Service, Members may not engage in any conduct or communication which is unlawful or restricts or inhibits any other Members from using or enjoying the Service. Members agree to use the Services only for lawful purposes. You agree not to use the Service to:
 1. (1) Use of illegal automated programs, Scripts, and Computers. The uses of any illegal automated program (Ex. 3rd party bot), systems, devices, computers or scripts on the Games are strictly prohibited and may result in a criminal liability under the Computer Fraud and Abuse Act, Section 1030 of the United States Code. Violators will be prosecuted to the full extent of applicable laws and may also be liable for any punitive damage. In its sole discretion and based on legitimate information, the

Organization reserves the right to terminate and permanently disqualify any members who are determined as violators of these Terms of Service. All decisions from the Organization shall be the final.

2. (2) Harass, threaten or embarrass as well as cause distresses, unwanted attention or discomforts to other Members in the Service shall be prohibited. The Organization does not condone harassment in any form and may suspend or terminate the policies of any Member who harasses others. In addition, any means of personal attacks such as those based on races, national origins, ethnicities, religions, genders, lifestyle choices, disablement etc. or other such affiliations, are strictly prohibited.
 3. (3) Post or transmitting of explicit sexual images, or/and pointing or/and referencing to such images are prohibited. The Organization prohibits the transfer or post of sexually explicit images or other content deemed offensive.
 4. (4) Transmit any unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, hateful, racially, ethnically or otherwise objectionable content. If Members engage in vulgar or abusive language online, even if masked by symbols or other characters, or in other impermissible behavior, they may receive a warning, or be temporarily or permanently excluded from one or more games, bulletin boards, chat areas, or the membership may be terminated immediately, and they may be subject to civil liability and/or prosecution by law enforcement authorities.
 5. (5) Scroll or carry out any action with a similar disruptive effect. "Scrolling" is defined as repeatedly causing the screen to roll faster than what members can type onto it.
 6. (6) Impersonate any person, including, but not limited to, the volunteers and employees of the Organization, monitors or hosts. Members shall not hold themselves out or portray themselves as the staff, volunteers or employees of the Organization while engaging in all forms of online communication, including, but not limited to, member names, member profiles, voice, text or graphic chat, message postings or any form of communication online. Impersonation of the staff, volunteers or employees of the Organization shall result in immediate policies' termination.
 7. (7) Engage in "disruptive behavior" in chat areas, game areas, bulletin boards, or any other area of the Services. Disruptive behavior shall be deemed to include, but will not be limited to, conduct which purposefully interferes with the normal flow of dialogue in a Service or Community area. Disruptive behavior shall also include, but not be limited to, commercial postings, solicitations and advertisements.
 8. (8) Post or transmit chain letters or pyramid marketing schemes. This type of material places an unnecessary load on the Services and is considered a nuisance by many users. Certain types of chain letters and pyramid schemes are also illegal. Such prohibited conduct includes, but is not limited to, the transmission of letters or messages which offer a product or service and which are based on the structure of a chain letter.
 9. (9) Post or transmit unsolicited advertising, promotional materials, or other forms of solicitation. The Organization services are not to be used to send unsolicited advertising, promotional material, or other forms of solicitation to other members. Members may not use the Organization services to collect or "harvest" member names without expressed permission of those users. The Organization reserves the right to block and/or filter mass email solicitations on or through the service.
 10. (10) Violate any operating rule, policies or guideline of any other online service. Members further agree to abide by the rules of Members` Internet service provider.
 11. (11) Violate, intentionally or unintentionally, any applicable local, state, national or international law or regulation.
 12. (12) Modify any files that the Organization does not specifically authorize members to modify. Use of material, which is subject to the rights of any person or entity without expressed permission of such rights holder, is prohibited, and will result in the termination of the Members` membership and possible civil and/or criminal liability.
 13. (13) Post to many bulletin boards at once and/or sending multiple unsolicited emails to a single address, sometimes referred to as "spamming," is prohibited. The Organization reserves the right to determine what patterns of behavior are defined as "spamming," and it may take action for the spamming on the policies. You agree that the Organization may take whatever steps it deems necessary to abridge or prevent behavior of any sort on the Service in its sole discretion, without making a notification for your reference.
5. (e) Cheating Programs. In order to ensure fairness, the Organization shall not allow any use of cheating programs such as macros, bots, or mouse emulators etc. If you use these cheating programs, you may engage in severe consequences including, but not limited, to the followings:

1. (i) the Organization may suspend your policies for an indefinite period of time;
 2. (ii) the Organization may terminate your policies; and
 3. (iii) the Organization reserves the right to seek further legal remedies against you.
6. (f) Modification of the Client Program. All Members must use the client program provided by the Organization. It periodically updates the client program as well, and all Members are required to use the latest version of the Games. Any modification of the client program is strictly prohibited, and any violation may result in the termination of the policies.
 7. (g) Exploitation of Program Bugs. All Members are prohibited from exploiting any programming bugs in Game, on the Web Site, and/or within the system of the Organization. Any violations may result in the termination of policies.

6.PSI SERVICE

The Games are designed for educational purposes as PSI "Peace Seeking Intelligence" is a non-profit organization that offers services through PSI's websites, and affiliates.

7.INTERRUPTION OF SERVICE

1. a)The Organization reserves the right to interrupt the Service, from time to time, on a regularly scheduled basis or otherwise with or without prior notice, in order to operate maintenance. You agree that the Organization is not liable for any interruption of the Service, delay or failure to perform resulting from any causes whatsoever.
2. b)You acknowledge that the Service may be interrupted for reasons beyond the control of the Organization, and it may not guarantee that you will be able to access the Service or your policies whenever you may wish to do so. The Organization shall not be liable for any interruption of the Service, delay or failure to perform resulting from any causes beyond its reasonable control.
3. c)The Organization shall not be obligated to refund all or any portion of any Game or digital Items, including nCash purchases by reason of any interruption of the Service and by reason of any of the circumstances described in paragraph (a) or (b) of this provision.

8. ALPHA & BETA TESTS

You may be given the opportunity to alpha and beta test the Games and site features. Your participation as an alpha/beta tester is subject to the following terms and conditions.

1. (a) Closed Alpha/Beta Tests: Closed alpha/beta tests are confidential. The beta games, including information about features and functionality to be offered as part of the Games, are confidential. If you participate in a closed alpha/beta test, you will use your best efforts to safeguard and to prevent unauthorized access to, copying, disclosure, and unauthorized use of the alpha/beta games. You will carry out the testing personally and not provide access to beta games to any other person. You agree that breach of the above confidentiality obligations will cause irreparable harm to the Organization, and the Organization is entitled to (in addition to any other remedies available to it) ex parte injunctive relief without bond to prevent the breach or threatened breach of your obligations. Your obligation to keep the beta games confidential will continue until the Organization publicly distributes, or has otherwise disclosed to the public through no fault of yours, each of the games and the content that you are testing.
2. (b) All Beta Tests (Closed and Open)
 1. (1) As an alpha/beta tester, you are invited to play beta games for the sole purpose of evaluating the games and identifying errors. Nothing in this Agreement, or on this site, shall be construed as granting you any rights or privileges of any kind with respect to the beta games or content that you find here. The beta games are provided for testing on an "as is" "as available" basis, and we make no warranty to you of any kind, express or implied.
 2. (2) When playing a beta game, you may accumulate game items, experience points, or other value or status indicators. This data may be reset at any time during the testing process, and it may be reset when the particular game completes this testing phase. In this case, all player history and data will be erased, and each player will return to novice status.
 3. (3) By selecting a "Play" button to start a beta game, you agree that:
 1. (i)playing an alpha/beta game is at your own risk and that you know that the game may include known or unknown bugs,
 2. (ii) any value or status indicators that you achieve through game play may be erased at any time,

3. (iii) the Organization has no obligation to make this game available for play without charge for any period of time, nor to make them available at all,
 4. (iv) this game may be available once the testing process is complete or at any time in the future;
 5. (v) the Organization's Terms of Agreement apply to your use of the game during the testing phase, and
 6. (vi) if it is a closed alpha/beta test, you will keep all information about the alpha/beta games confidential as stated above and not disclose such information to any other person.
3. (4) Alpha/Beta test policies are non-transferable under any circumstances. And in its sole discretion, the Organization reserves the right to terminate your beta test policies or reset your personal information.

9.LIMITATION OF LIABILITY

You expressly agree that the service, the software, the content, the games and all other services are provided on an "as is" and "as available" basis and that your usage of the service is at your sole risk. The Organization as well as all other service provider customers expressly disclaim all warranties of any kind, either expressed or implied, including but not limited to, warranties of merchantability, fitness for a particular purpose, non-infringement of intellectual property or other violations of rights. The Organization and all other service provider customers establish no warranty that the service will meet your requirements or that the service will be uninterrupted, timely, secure or error-free. The Organization and all other service provider customers do not make any representation or warranty as to the results that may be obtained from the use of the service, that the results that may be obtained from such usage will be reliable or accurate or that the quality of any information, products, services or other material purchased or obtained by you through the service will meet your expectations. The Organization makes no guarantee that defects in its software will be corrected or that the website or server that makes it available will be free of viruses or other harmful components. You acknowledge and agree that any of the material and/or other data downloaded or otherwise obtained through the use of the service is done at your own discretion and risk, and that you will be solely responsible for any damage to your computer system or loss of data that results from the downloading of such material or data. No advice or information, whether oral or written, obtained by you from the Organization or any other service provider customer or through the service shall create any warranty not expressly stated in the terms of agreement.

Without limiting the foregoing, the Organization does not ensure continuous, error-free, secure or virus-free operation of the service, the software or the games, and you understand that you shall not be entitled to refunds for fees based on the Organization's failure to provide any of the foregoing. Some states do not allow the disclaimer of implied warranties, and to that extent, the foregoing disclaimer may not apply to you.

10.UNCENSORED INFORMATION

You understand that content and materials on the internet may be created and maintained by third parties (such as user message board) and that portions of such materials may be sexually explicit, obscene, offensive, or illegal. In no event shall the Organization be liable to any person or entity, either directly or indirectly, with respect to any materials from third parties accessed through the service. You hold the total responsibility and risk from your usages of the services and internet generally. The Organization disclaims any and all responsibility for content contained in any third-party materials provided through hyperlinks or in any other forms.