

Please read the Service User Agreement before using the Service provided on [The Tapestry Project SG](#). By continuing to use [The Tapestry Project SG](#), you implicitly and explicitly agree to abide by the terms and conditions of this Service User Agreement.

[The Tapestry Project SG](#) Service User Agreement:

A. Terms of Use

1. General

1.1 Welcome to [The Tapestry Project SG](#) (“The Tapestry Project SG” or “TTP”, “Service”, “Site” or “we”). By using this Service, you (“User”, “Participants” and “Payer”) agree to be bound by all the terms of this Agreement (the “Service User Agreement”).

1.2 Our provision of the Service is premised on our right to unilaterally change the terms of this Service User Agreement or to modify any features of this Service at any time without notice or reference to you, and you agree to be bound by such changes. Any changes to this Service User Agreement shall be effective and apply as soon as they are posted. Such changes shall, unless otherwise stated, have retrospective effect and by continuing to use [The Tapestry Project SG](#), you are deemed to have accepted our latest terms. The most current version of the Service User Agreement can be viewed at any time at [The Tapestry Project SG](#).

1.3 Your use of this Service constitutes your agreement to all such terms, conditions and policies. Unless explicitly stated otherwise, any new features or functionality that augment or enhance the Service shall be subject to this Service User Agreement.

1.4 In any case of violation of the Service User's Agreement, [The Tapestry Project SG](#) has the right to take over the exclusive defense of any claim for which we are entitled to indemnification under this Service User Agreement. In such an event, Users shall provide us with such cooperation as is reasonably requested by us.

2. Information Disclaimer

2.1 All the Service (eg. content, information, material and products) found on [The Tapestry Project SG](#) is used as general information and is provided "as is" and "as available" and are to be used only as a reference. We do our best to provide correct information for the website's content but we do not warrant the accuracy, completeness, timeline or applicability for them. We are neither responsible nor liable for any errors or omissions in any of the content. As such, [The Tapestry Project SG](#)'s content does not represent professional advice unless explicitly stated. Users use the website's information entirely at their risk and discretion and they should not use any of the website's information without first

seeking appropriate professional advice.

2.2 [The Tapestry Project SG](#), including its owners, authors, agents, contractors and contributors and all the related staff team, is not responsible and disclaims all liability in any claims, damages, losses, expenses and costs when Users use any of our Services (e.g. browsing of website, use of the information or downloading our materials etc.) This information may include but is not limited to any other errors or omissions or misleading or defamatory remarks. [The Tapestry Project SG](#) does not take responsibility for or accept any liability to any of the opinions or views expressed, unless explicitly stated; this includes any third party person or company's comments on the website.

2.3 No warranty is given for any of the Service or products provided by [The Tapestry Project SG](#). These Services and products can be either expressed or implied and they include but are not limited to the quality of the Services and products.

2.4 [The Tapestry Project SG](#) and any party involved in the production and maintenance of the website disclaims all responsibility and liability for any claims, losses, demands or damages of any kind in relation to any User's use or access, whether it was a direct or indirect entry to the website.

2.5 The Service made available on the website may be

modified, deleted, replaced at any time in the sole and absolute discretion of [The Tapestry Project SG](#).

3. Endorsement

3.1 [The Tapestry Project SG](#) does not endorse or recommend or favour any special or specific commercial or non-commercial product or service or process by any companies unless explicitly stated as a paid endorsement. Also, any references, suggestions and recommendations on any product or service on the website do not necessarily constitute or imply an endorsement.

3.2 We collaborate with external writers and organisations, hence views and opinions published on the website (1) does not necessarily state or reflect the opinion of [The Tapestry Project SG](#) or its owners or any related workers to the website and (2) cannot be used for advertising or product endorsement purposes.

4. Links to External, Third Party websites

4.1 Any links to external or third party websites are provided solely for the User's convenience. Users enter these external sites at their own risk. Since [The Tapestry Project SG](#) does not produce or maintain these external sites, we do not take any responsibility and liability for any direct or indirect claims, losses, demands and damages of any kind related to these external sites.

4.2 We make absolutely no representation or warranty

that our website and the links to external websites are free and safe from viruses, bugs and other malicious or destructive computer programs. Users are advised to take their own precautions to safeguard against them.

5. Copyright

5.1 The Service provided by [The Tapestry Project SG](#) (including, without limitation, text, photographs, graphics, video and audio content) is protected by copyright as a collective work or compilation under the copyright laws of Singapore and other countries. All individual articles, content and other elements comprising this Service are also copyrighted works. Users must abide by all additional copyright notices or restrictions contained in this Service.

5.2 By posting content on [The Tapestry Project SG](#), Users are deemed to give us the right and the license (fully paid, perpetual and worldwide) to display such content on our website and our affiliated websites and publications and to distribute such content and use such content for promotional and marketing purposes.

5.3 Unless explicitly permitted, Users are not allowed to copy, reproduce, distribute, publish, enter into a database, display, perform, modify, create derivative works, transmit, or in any way exploit any part of this Service, except that Users may download material from this Service for their personal use. Users are also not allowed to distribute any part of this Service over

any network, including without limitation, a local area network, nor sell or offer it for sale. In addition, any of [The Tapestry Project SG](#)'s materials or product information is not to be used to construct any kind of database.

5.4 "The Tapestry Project SG" and its logo solely belong to [The Tapestry Project SG](#). No use of our logo is allowed without any prior written authorization to [The Tapestry Project SG](#).

6. Governing Law

6.1 These terms and conditions shall be governed by the laws of Singapore. Both we and you hereby submit to the exclusive jurisdiction of the courts of Singapore and both parties agree, having considered all factors, that Singapore is a convenient forum for dispute resolution.