Public Offer

For the provision of digital materials, consulting and information services, and access to a private club

Version dated 29 October 2026

1. PROVIDER AND FORMATION OF THE CONTRACT

1.1. Yuliya Sergeyevna Palamarchuk (Паламарчук Юлия Сергеевна), Taxpayer Identification Number (INN) 410119908478, an individual applying the special tax regime for professional income, referred to as the “Provider”, offers an adult individual with full legal capacity, referred to as the “Customer”, a contract on the following terms.

1.2. This offer covers original digital materials, individual consultations, advisory reviews of projects, information programmes in the form of courses and intensive programmes, and access to a private club focused on creating and developing startups. These are collectively referred to as “Products”. The terms for a particular Product are defined by this offer and the description of the selected offering.

1.3. The offering description is published on a sales page, Product listing or payment page, or sent to the Customer electronically before payment. It includes the name, contents, selected plan, price, delivery method, deadlines for materials or services, access period, and availability and scope of feedback. For subscriptions, it also specifies the paid period, renewal terms and cancellation procedure. This description forms part of the contract.

1.4. The contract is concluded when the Customer has reviewed this offer and paid for the selected offering. Where payment in instalments has been agreed, the first payment constitutes acceptance. The Provider makes it possible to read and save this offer and the offering terms before payment. Visiting the website or starting the bot does not, by itself, create a paid contract.

1.5. Payment confirms acceptance of the terms of the particular offering. Terms not disclosed before payment cannot place the Customer at a disadvantage. If the Product listing and this offer differ, the specific Product terms agreed before payment apply to the extent that they do not conflict with mandatory legal requirements.

1.6. The version of this offer available when the order is placed applies to that order. A new version applies to new orders and does not change obligations already paid for without the Customer’s consent, except as provided by law.

2. PRODUCT CONTENTS AND SCOPE

2.1. Guides, instructions, templates, checklists, presentations, original video and audio recordings, and other digital materials are provided as electronic files, download links or viewing access. The format, contents and delivery method are specified in the offering. Purchasing materials grants the Customer the right to use them within the scope of section 7 of this offer.

2.2. Individual or group consultations take place remotely by video call, audio call or written correspondence, as specified in the offering. Before payment, the Provider states the duration, topic, individual or group format, and requirements for background information. The specific date may be agreed after payment under section 4. Additional reviews, written conclusions and ongoing support are included in the price only if expressly listed in the plan.

2.3. An information and consulting Product in the form of a course, intensive programme, webinar, workshop or series of reviews may include prerecorded video and audio, texts, independent exercises, live streams, individual or group online meetings, discussions and feedback. The selected plan determines the

components, schedule, release of materials and access period. Feedback and individual consultations are not automatically included unless listed in the plan description.

2.4. A private club, channel, chat or community provides access to the materials, discussions, meetings and other information resources specified in the plan for the paid period. The offering determines meeting frequency, the volume of new materials and the Provider's involvement. Club access does not, by itself, include unlimited personal consultations. A private channel may provide materials only, without a chat or answers to personal questions, if this is expressly stated in the offering.

2.5. This offer concerns original materials, sharing experience, and information and consulting support on startups. This contract does not provide for the delivery of educational programmes within the meaning of Federal Law No. 273-FZ "On Education in the Russian Federation", the award of qualifications, professional retraining, advanced professional training, or the issue of education or qualification documents. The terms "course" and "intensive programme" describe an information Product's format and do not, by themselves, determine its legal classification. If the actual content of an offering constitutes delivery of an educational programme, it will not be supplied under this offer without the appropriate legal preparation.

2.6. The Provider undertakes to supply the agreed materials, access, consultations and feedback, but does not undertake to achieve a commercial outcome for the Customer's project. No particular income, profit, customer numbers, investment, grant, application approval, transactions, cofounder, employment or successful business launch is guaranteed. This provision does not remove expressly agreed obligations or responsibility for the accuracy of Product information and Product quality.

2.7. Case studies, testimonials, examples of other people's results and financial calculations illustrate particular experiences or stated assumptions. They are not forecasts or guarantees of the Customer's results. The Provider may not present a fictional example as a verified actual result or conceal material conditions under which a displayed result was achieved.

2.8. Recommendations are based on the agreed topic, information supplied by the Customer and information available at the time of the consultation. The Customer independently decides how to apply them, spend money, enter into transactions and act within their project. Under this contract, the Provider does not manage the Customer's business or act on the Customer's behalf. This does not exclude the Provider's responsibility for its own breaches or deficiencies in the services.

2.9. The price includes only materials and services disclosed before payment. Unless separately agreed, the contract does not include developing the Customer's product or website, preparing all of their business documents, carrying out their project tasks, finding or securing investors or customers, representing them before third parties, examining accounting or financial statements, or comprehensive legal, tax or investment due diligence. Discussion of startup funding is not an individual investment recommendation regarding transactions in financial instruments.

2.10. For a plan with feedback, its format, channel, availability period, number or scope of included reviews or questions, and response time are specified before payment. A plan without feedback does not include individual substantive answers about the materials, but the Customer may still contact the Provider about payment, access, quality and refunds. The absence of a promise of round-the-clock support does not limit the Provider's disclosed obligations.

2.11. The contents and preparation date of materials are stated in the offering or the materials themselves. Unless updates are included in the plan, the purchase does not include indefinite revision of materials whenever the market, legislation or a third-party service changes. Nevertheless, the materials must match their description at the time of sale; stating a recording date does not justify selling outdated material as current.

2.12. The access period and consulting support period may differ and are specified separately before payment. Omitting a period from the offering does not entitle the Provider to arbitrarily terminate access

already paid for. Links to paid third-party software or services do not mean their cost is included; necessary additional expenses are disclosed before payment.

2.13. An advisory review of a startup or project (a “project audit”) examines agreed aspects of its idea, product, business model, positioning, presentation, landing page or development strategy. Before payment, the offering specifies the subject and scope of the review, required source materials, deadline, deliverable format (a call, written recommendations, video review or a combination), and the number of included discussions and revisions. The Provider identifies issues and proposes recommendations within the agreed scope and based on the information supplied. Implementation of recommendations and a repeat review are included only if expressly listed in the plan. This advisory review does not include an audit of accounting or financial statements, an opinion on their reliability, or an auditor’s report under Federal Law No. 307-FZ “On Auditing Activities”. Clauses 2.6-2.8 on commercial guarantees also apply to this service; responsibility for the agreed scope and quality remains.

3. PAYMENT AND RECEIPTS

3.1. The price and payment currency are stated before payment. Full advance payment applies unless the offering sets a different schedule. The order amount will not increase after payment without the Customer’s consent.

3.2. Payment is made using the methods available on the payment page through the connected Prodamus, GetPlatinum or other service identified at checkout. The payment service determines which methods are available. The Provider does not receive or store the full bank card number or its security code.

3.3. Payment is considered completed once the payment service confirms the successful transaction. The service’s subsequent settlement time with the Provider does not postpone performance of obligations to the Customer.

3.4. The Provider issues and supplies the Customer with a receipt in accordance with legislation on the tax on professional income. The receipt is sent to the email address supplied by the Customer or by another agreed method. A payment service’s transaction receipt does not replace this tax receipt unless the service has issued it on the Provider’s behalf in the legally required manner.

3.5. Instalments offered by the Provider apply only under a schedule agreed in advance. A loan, bank instalment arrangement or third-party split-payment service is governed by the terms of the relevant bank or service provider, supplied separately before that agreement is concluded. Placing an order does not, by itself, constitute consent to a loan. Termination of the contract with the Provider and refund calculations take account of the payment method and mandatory legal requirements; requesting a refund from the Provider does not replace settling a separate loan agreement with the bank.

4. DELIVERY OF MATERIALS AND SERVICES

4.1. Materials, links, invitations and access details are provided by the method specified in the offering: email, an account on a platform, a messenger or another agreed platform. Files are not delivered on physical media unless separately specified.

4.2. Ready-made digital materials and access to an already operating club are provided within one business day after payment confirmation, unless another deadline is stated before payment. Products with a future start date, preorders and phased release of materials follow the deadlines expressly disclosed in the offering.

4.3. If the individual consultation date is not selected at payment, the Provider contacts the Customer within two business days to arrange it. The meeting date and time are recorded in correspondence. Schedules use Moscow time unless another time zone is expressly stated.

4.4. To receive the Product, the Customer supplies correct contact details and uses a device, internet connection and software meeting the technical requirements disclosed in advance. If materials or access have not been received, the Customer reports this to julia.innovator@yandex.ru, identifying the order. Within two business days, the Provider investigates and resends access or offers an equivalent accessible way to perform the contract. This procedure does not limit statutory remedies for delays or deficiencies.

4.5. The access period for online materials is specified before payment. Downloaded files may be used for the duration of the rights granted under section 7. Removing files from a platform does not, by itself, terminate the right to lawfully use a file previously received.

4.6. Providing a link to a course or intensive programme does not mean that all future meetings, feedback and support included in the plan have already been delivered. These obligations are performed within the agreed time frames. Sending a link does not remove responsibility for a broken link, missing promised materials or other deficiencies.

4.7. The Provider may change the technical platform while preserving the paid Product’s contents, duration and accessibility, with prior notice to the Customer. Material changes to the contents, replacement of a personal consultation with a recording, or reduction of paid support require agreement with the Customer. If the contract cannot be performed, the refund rules and other consequences provided by law apply.

4.8. Recording a meeting involving the Customer and publishing their name, image, voice, testimonial or project information are agreed separately where required by law. Payment does not grant permission to publish such information in advertising or publicly.

5. CONSULTATIONS, SCHEDULING AND PARTICIPATION

5.1. The Customer may request rescheduling of an individual meeting by writing to the Provider. Where possible, notice should be given at least 24 hours in advance. The parties agree on a new date. A late rescheduling request does not, by itself, trigger a penalty or remove the Customer’s right to cancel services.

5.2. If the Provider reschedules a meeting, the Customer is offered a new date. If it is unsuitable, the Customer may cancel the consultation not yet delivered and obtain the corresponding refund.

5.3. If the Customer does not join a meeting, the parties establish the reason and whether it can be rescheduled. Nonattendance does not, by itself, unconditionally establish that the service was fully provided. Any settlement takes account of services actually provided, the circumstances of the nonattendance and applicable law.

5.4. For group meetings, the offering states whether a recording is available and for how long. A Customer’s absence from a group meeting held at the agreed time does not create an obligation to repeat it individually, but does not remove the right to cancel the remaining services.

5.5. Club and group-event participants must respect other participants, refrain from disclosing other people’s personal data and confidential information, and not post unlawful content, spam or threats. The Provider may remove content that breaches the rules and restrict the relevant function. Serious violations may lead to immediate blocking to protect participants; the Customer is informed of the reasons and the procedure for considering objections. Blocking does not automatically entitle the Provider to retain all payments. Contract termination and settlement are determined under the law, taking account of obligations actually performed.

6. CLUB AND AUTOMATIC RENEWAL

6.1. Club access may be purchased for a single period without automatic renewal or through a subscription with recurring payments. The chosen option must be clearly identified in the offering before payment. If the Customer has not enabled automatic renewal, the next period is paid for only through a separate action by the Customer.

6.2. Automatic renewal is enabled only after the Customer gives separate, express consent to recurring payments. Before consent, the amount, frequency, date of the first recurring charge or a clear method for determining it, duration of access and cancellation method are disclosed. Accepting this offer without that separate action does not authorise automatic charges.

6.3. Consent to recurring payments must not be preselected by the Provider. The Customer receives confirmation of the subscription and how to cancel it. Changes to the amount or frequency of future charges require new consent; without it, charges on the changed terms are not made.

6.4. The Customer may disable automatic renewal at any time through the subscription management function provided by the service or by emailing julia.innovator@yandex.ru with the order details or contact used for payment. The same methods may be used to withdraw permission to use payment details for further recurring charges. No reason, full card number, security code or application to a bank is required.

6.5. After receiving the withdrawal, the Provider stops further charges using the relevant payment details. Any amount charged after withdrawal contrary to this requirement must be refunded. Re-enabling recurring payments requires new consent from the Customer.

6.6. Disabling automatic renewal preserves access until the end of the period already paid for, unless the Customer also cancels the remaining services and requests a refund. Cancellation of the remaining services and refund calculation are governed by section 8.

6.7. If the next period is not paid for, access may be suspended once the paid period ends. The Provider does not create indefinite debt for future periods solely because automatic renewal was previously enabled.

7. RIGHTS TO MATERIALS

7.1. Exclusive rights to original materials remain with their rights holders. The Customer receives a non-exclusive licence to use the purchased materials for their own review, independent work and application of the recommendations in creating and developing their own project or business.

7.2. The Customer may view and read the materials, save files intended for download on their own devices, make a paper copy for their own work, complete the supplied templates and adapt them for their own project. A template may be used in the Customer’s own commercial project; selling the template itself or an adaptation as a standalone information product requires separate permission.

7.3. Unless otherwise agreed before payment, the licence is granted to one Customer and applies worldwide for the duration of the exclusive rights to lawfully downloaded materials. Online-only materials may be viewed for the access period stated in the offering. The price of a standalone digital material is the licence fee. For a mixed Product, the price of materials and services or the method of allocating the total price is disclosed before payment; component prices may not be arbitrarily determined retrospectively to reduce a refund.

7.4. Without the rights holder’s permission, the Customer may not resell or publicly distribute materials, publish them openly or in third-party libraries, share access to a paid account, use the materials as the basis of a third-party course offered for sale, or present them as their own. These restrictions do not cover actions expressly permitted by law, including permitted quotation.

7.5. Rights to project materials supplied by the Customer remain with the Customer or the relevant rights holders. The Provider uses them only to the extent necessary to perform the order. Publishing a case study or sharing materials with other participants requires separate agreement.

8. CANCELLATION AND REFUNDS

8.1. The Customer may cancel services not yet delivered, including after the start of a course, intensive programme, support service or club period. It is sufficient to email julia.innovator@yandex.ru with their name, details identifying the order and the services being cancelled. No mandatory special application form or explanation of the reasons is required.

8.2. On cancellation, the settlement takes account of services actually provided up to cancellation and documented expenses directly related to performance of the specific contract, to the extent permitted by law. The same performance is not counted twice. No fixed cancellation penalties, automatic deductions of a percentage of the price, or predetermined non-refundable payments apply.

8.3. The Provider supplies a clear calculation of any amount retained and supporting information on request. General business setup or course development costs are not automatically treated as expenses attributable to a particular Customer. Opening all files does not mean that future consultations and support have been fully delivered.

8.4. For a club providing access evenly throughout the paid period, the delivered portion is calculated in proportion to the time access was actually provided before cancellation was received. Individual events already held and other components are counted additionally only if their separate price was disclosed in advance, without double counting them in the access price. This rule does not exclude claims concerning deficiencies in the services.

8.5. For standalone digital materials, the nature of the contract, the fact and extent of delivery of materials and rights, their conformity with the description and applicable law are taken into account. Delivery of a digital file does not exclude claims concerning defects, nondelivery or failure to match the promised content. This offer does not establish an unconditional “no refunds after download” rule.

8.6. If the Provider cancels a Product before performance begins, payment is refunded in full. If some obligations have already been performed, the Customer receives a refund for the unperformed portion while retaining other claims provided by law. Transfer to another Product or credit towards future purchases is permitted only with the Customer’s consent.

8.7. The Provider reviews the request, supplies the calculation and transfers the amount due for refund within ten calendar days of receiving the demand, unless a mandatory legal rule requires a shorter period. If additional information is objectively necessary to make the transfer, the Provider requests only the necessary details without unreasonable delay. Where possible, the refund uses the original payment method.

8.8. Payment service fees are not automatically deducted from every refund. Whether they may be taken into account depends on the particular circumstances and the law. In the event of duplicate, erroneous or unauthorised charges, the Provider assists with checking the transaction and refunding it; responsibility for performance of the contract is not transferred entirely to the payment service.

9. PERSONAL DATA AND COMMUNICATIONS

9.1. Data necessary to conclude and perform the contract, provide access, issue receipts and handle requests are processed in accordance with the law and the personal data processing policy linked at checkout. Where consent is required for particular processing, it is requested separately from acceptance of this offer.

9.2. Information about payment, access, schedules, changes in performance and refunds may be sent using the contact details supplied in the order to the extent necessary to perform the contract.

9.3. Advertising messages are sent only with the Customer’s separate consent. Buying a Product, joining the club and accepting this offer do not, by themselves, provide that consent. Opting out of advertising does not terminate paid access or necessary order communications.

10. LIABILITY AND DISPUTE RESOLUTION

10.1. The parties are responsible for performing their obligations under the law of the Russian Federation. Limitations and qualifications in this offer do not remove the Customer’s mandatory rights, including rights under consumer protection legislation where it applies to the parties’ relationship.

10.2. Order enquiries, complaints and requests are sent to julia.innovator@yandex.ru. The parties may use correspondence, order and payment records and access information as evidence in accordance with legal requirements. Neither party loses the right to challenge the reliability of that information.

10.3. The Provider takes steps to resolve technical failures. A failure of a platform, bank or messenger does not, by itself, release the Provider from performing obligations, providing the agreed access or issuing refunds where required by law.

10.4. Force majeure is governed by applicable law. A party relying on it notifies the other party of the circumstances and their impact on performance. Lack of funds, low sales and ordinary technical problems are not, by themselves, treated as force majeure.

10.5. The contract is governed by the law of the Russian Federation. Where the Customer qualifies as a consumer, their right to choose a court and other mandatory protections remain. This offer does not establish exclusive jurisdiction at the Provider’s location or limit applicable mandatory rights of foreign consumers.

11. PROVIDER DETAILS AND CONTACTS

Yuliya Sergeyevna Palamarchuk (Паламарчук Юлия Сергеевна). Status: an individual applying the tax on professional income; not registered as an individual entrepreneur. Taxpayer Identification Number (INN): 410119908478. Place of business: Moscow, Russian Federation. Email for orders, support, refunds and subscription cancellation: julia.innovator@yandex.ru. Payment details for the selected payment method are provided on the payment page. The Provider does not request bank card security codes.