

INTELLECTUAL PROPERTY NOTICE

1. Intellectual Property Rights

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All rights not expressly granted are reserved by the Company.

Any use of the Websites or Services in violation of this clause or the Terms and Conditions may constitute an infringement of intellectual property rights and may give rise to civil and/or criminal liability under applicable laws. The intellectual property covered under this clause is further detailed in Schedule 1 (Intellectual Property) attached to these Terms

SCHEDULE 1 – INTELLECTUAL PROPERTY

This Schedule forms part of the Intellectual Property Rights clause and identifies the intellectual property owned, licensed, or used by the Company in connection with the Websites and Services.

2. Company-Owned Intellectual Property

The following intellectual property is owned exclusively by the Company:

2.1 Brand Assets

- “Palremit” name and any associated trade names

- Company logos, visual identity, icons, and branding materials

2.2. Software & Technology

- Website platform (including frontend and backend systems)
- Mobile applications
- Internal transaction processing systems
- APIs developed and owned by the Company

2.3. Content

- Website text, copy, and user interface content
- Graphics, designs, layouts, and visual elements
- Marketing materials and documentation

3. Licensed or Third-Party Intellectual Property

The Company may use certain intellectual property under license or through third-party arrangements, including but not limited to:

3.1 Payment & Financial Infrastructure

- Card issuing and payment processing technology provided by third-party partners
- Banking and financial service integrations

3.2 Software & Tools

- Identity verification and compliance software
- Fraud monitoring and transaction screening systems
- Hosting infrastructure and cloud service providers

3.3 Third-Party Content

- Fonts, libraries, or design elements used under license
- Any embedded third-party media or tools

All such intellectual property remains the property of the respective licensors and is used in accordance with applicable agreements.

4. Intellectual Property Rights Reservations

4.1 All rights, title, and interest in and to the intellectual property listed in this Schedule remain vested in the Company or its licensors.


4.2 No rights are granted to users except as expressly stated in the Terms and Conditions.

4.3 Any unauthorized use of the intellectual property listed in this Schedule is strictly prohibited.

5. Updates to this Schedule

The Company reserves the right to update this Schedule from time to time to reflect changes in its intellectual property, services, or third-party providers.

I hereby certify this document is a true and correct original copy

Authorized by me 

Date:

Signature:

