

# Terms of Use

**Effective Date:** 17/02/2026

## 1. Acceptance of Terms

By accessing and using <https://spektrumlab.io> (“Website”), operated by **Spektrumlab Pty Ltd (ABN 41 665 461 147)**, you agree to be bound by these Terms of Use and our Privacy Policy.

If you do not agree, you must discontinue use immediately.

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## 2. Educational Purpose Disclaimer

Spektrumlab.io is an educational and informational platform.

All content provided on this Website is for **general educational purposes only** and does not constitute:

- Financial advice
- Investment advice
- Legal advice
- Medical advice
- Business or regulatory advice

You should seek independent professional advice before making decisions based on any content published on this Website.

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## 3. Intellectual Property

Unless otherwise stated, all content, including but not limited to:

- Articles
- Research materials
- Graphics
- Logos
- Project concepts (including LedgerMed, Gorgonia, etc.)
- Educational frameworks

are the intellectual property of **Spektrumlab Pty Ltd**.

You may:

- View and download for personal, non-commercial use.

You may not:

- Reproduce
- Republish
- Sell
- Redistribute
- Use content commercially

without prior written consent.

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#### **4. User Conduct**

You agree not to:

- Use the Website for unlawful purposes
  - Attempt to hack, disrupt, or damage the Website
  - Conduct data scraping or automated harvesting
  - Transmit spam or malicious content
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#### **5. Accuracy of Information**

While we aim to provide accurate and up-to-date information, we make no guarantees regarding completeness, reliability, or accuracy.

Emerging technology sectors such as AI, Blockchain, Web3 and Digital Assets evolve rapidly. Information may become outdated without notice.

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#### **6. No Warranties**

This Website is provided “as is” without warranties of any kind, express or implied.

We do not guarantee uninterrupted availability or error-free operation.

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#### **7. Limitation of Liability**

To the maximum extent permitted by law, Spektrumlab Pty Ltd shall not be liable for:

- Direct or indirect losses
  - Business interruption
  - Financial losses
  - Loss of data
  - Decisions made based on Website content
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## **8. External Links**

The Website may contain links to third-party websites.

We do not control or endorse their content and are not responsible for their policies or practices.

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## **9. Changes to Terms**

We reserve the right to modify these Terms at any time.

Continued use of the Website constitutes acceptance of updated Terms.

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## **10. Governing Law**

These Terms are governed by the laws of **Western Australia, Australia**.

Any disputes shall be subject to the non-exclusive jurisdiction of the courts of Western Australia.

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## **11. Contact**

Spektrumlab Pty Ltd

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Email: [office@spektrumlab.io](mailto:office@spektrumlab.io)