

USER AGREEMENT

Publication date: 17 August 2026

Effective date: 17 August 2026

Place of publication: Hong Kong (Hong Kong SAR)

This User Agreement (hereinafter referred to as the “Agreement / Offer”) constitutes an official offer by Pascal Trading Limited / 帕斯卡貿易有限公司 (hereinafter referred to as the “Operator”), a company incorporated under the laws of Hong Kong, to enter into an agreement for the provision of informational and technical services and access to the Platform with any legally capable individual, individual entrepreneur or legal entity (hereinafter referred to as the “User”) on the terms set out below.

From the moment of acceptance, the User confirms that the User has fully read, understands and accepts the terms of this Agreement and the Website Privacy Policy.

Unconditional acceptance of this Offer occurs upon completion of the User Registration procedure on the Platform, as specified in Section 2 of this Agreement.

The User confirms that the terms of the Agreement are accepted without any objections, legal reservations or exceptions. The User fully understands the meaning of the terms, words and expressions used in the Offer and on the Platform in accordance with their interpretation set out herein and, where no such interpretation is provided, in accordance with the laws, regulations and applicable business customs of Hong Kong.

This Agreement does not require mandatory bilateral execution in hard copy and has full legal effect in electronic form.

1. TERMS AND DEFINITIONS

- Platform — a retail service interface (interactive web widget) comprising a software and hardware complex, databases and a Personal Account hosted under the domain name <https://osago.hk> (hereinafter referred to as the “Website”). The Platform operates as an IT aggregator, recommendation service and e-commerce infrastructure for auto-tourists.
- Technology Partner — a regional provider of financial and information technologies from Kyrgyzstan (GreenGo Asia Limited Liability Company / GreenGo Asia LLC, TIN 01607202510136), holding rights to the backend infrastructure and providing IT data routing and integration with the gateways of final service providers.
- Regional Operator — a third-party authorised institution (service company or local insurer) registered in the destination country (Kazakhstan, Uzbekistan, Kyrgyzstan) that directly issues Service Products on the basis of data transmitted by the User through the Platform.
- Service Product (Voucher) — a cross-border road voucher, border motor insurance document or road insurance policy generated by the Regional Operator of the destination country to ensure the lawful entry and movement of the vehicle within its territory.
- Personal Account — a secure personal section of the Platform created upon Registration, enabling the User to enter vehicle technical specifications, manage orders, track transaction status and receive completed Service Products.
- Registration — the sequence of interactive actions performed by the User, as specified in Section 2 of this Agreement, for the purpose of creating an account and Personal Account on the Platform.

2. REGISTRATION AND DATA COLLECTION ON THE PLATFORM

2.1. The User completes the Registration procedure, as a result of which a unique Personal Account is created on the Platform.

2.2. To submit a callback request or receive an initial consultation, the User enters the following data into the interactive form: Name, Telephone Number, Email Address.

2.3. For automated price calculation and creation of an order for a Service Product, the User completes an extended profile form and provides the following data:

- Citizenship / country of permanent residence;
- Surname, given name and patronymic (if applicable);
- Email address and telephone number;

- Gender, date and place of birth;
- Passport details (including a digital copy/scan of the document);
- Technical specifications and registration and identification parameters of the vehicle.

2.4. The Operator and the Technology Partner's systems perform automated validation of the data received. Upon successful verification, the User is granted access to the full commercial functionality of the Platform.

2.5. Remote access to the Platform's IT interfaces shall be deemed fully provided upon completion of Registration and activation of the Personal Account.

2.6. All actions performed in the Personal Account or using the email address specified during Registration shall be deemed actions of the User and shall give rise to the corresponding rights, obligations and financial liabilities of the User.

2.7. The User undertakes to take all necessary organisational and technical measures to maintain strict confidentiality of the password to the Personal Account and not to disclose it to third parties.

2.8. If there is any suspicion regarding the security of the Personal Account or the possibility of unauthorised access by third parties, the User must immediately notify the Operator's technical support service by email at help@osago.hk.

3. TERMS OF USE OF THE PLATFORM

3.1. The Platform functionality is provided to the User under standard user access to a web interface (SaaS / E-commerce service). This Agreement applies to all subsequent updates, modifications and new versions of the Platform.

3.2. The User is permitted to:

- Obtain round-the-clock access to the IT interface of the Personal Account;
- Review available tariffs, reference materials and service terms of Regional Operators;
- Enter technical data and make payments for Service Products.

3.3. The User is strictly prohibited from:

- Modifying the Platform, altering, decompiling, disassembling or decrypting the software code, or otherwise manipulating the object code of the Website's interactive widget;
- Exploiting technical vulnerabilities of the Platform in any manner not provided for by this Agreement;
- Using the Platform's IT infrastructure for mass distribution of spam, advertising messages or other unlawful activities.

3.4. The Platform is available 24 hours a day, except during scheduled maintenance or emergency recovery work. The Operator may carry out any technical work on the servers at any time without prior approval from the User.

4. PAYMENT PROCEDURE AND SERVICE FEE

4.1. Rights to use the basic informational functionality of the Platform (viewing reference content and reviewing document lists) are provided to the User without any additional charge.

4.2. The extended commercial functionality of the Platform, including automated data transfer, technical validation, integration with the Technology Partner's gateways and generation of Service Products (Vouchers), is provided for a fee.

4.3. The total cost consists of the tariffs of Regional Operators and the Platform Service Fee for providing the IT interface and e-commerce services. The final amount payable is calculated automatically by the Platform algorithms based on the vehicle technical parameters entered and the selected destination.

4.4. All payments are processed through integrated international payment gateways and authorised acquiring operators in Hong Kong. Payments are accepted on a cashless basis.

5. LIMITATION OF THE OPERATOR'S LIABILITY

5.1. Limitation of legal status: the Platform Operator acts exclusively as an IT integrator and e-commerce service provider. The Operator does not conduct brokerage, agency or underwriting activities, is not an insurance or financial company, does not assume risks relating to insurance coverage and is not responsible for the performance of obligations by Regional Operators in destination countries.

5.2. The Platform is provided to the User on an “as is” basis. The Operator makes no implied or express warranties that the Platform functionality will fully meet the User’s individual expectations, operate without interruption at all times or be free from software errors.

5.3. The Operator shall not be liable for inability to use the Platform due to circumstances beyond the Operator’s control, including failures of backbone internet providers, disruptions to international communication lines, failures of DNS routing systems, as well as failures caused by hacking or DDoS attacks or malicious software of third parties.

5.4. The User bears full responsibility for the risks arising from the submission of inaccurate, incomplete or erroneous data in the application form when arranging a Service Product.

6. PERSONAL DATA PROTECTION

6.1. The collection, organisation, storage, use and cross-border transfer of Users’ Personal Data are carried out by the Operator in strict accordance with the Personal Data (Privacy) Ordinance (Cap. 486) of Hong Kong (“PDPO”).

6.2. The categories of data processed, legal bases, purposes of interaction with Users and Respondents, and technical protection measures are governed in detail by the Privacy Policy, which forms a legally integral part of this Agreement and is permanently available at: <https://osago.hk>.

7. TERM AND AMENDMENT OF THE OFFER

7.1. This Agreement enters into force upon acceptance by the User (Registration or payment) and remains valid for 1 (one) year. If neither Party gives notice of termination at least 30 calendar days before expiry, the Agreement shall automatically be extended for an equivalent period.

7.2. The Operator reserves the right to amend this Agreement unilaterally in order to bring it into compliance with Hong Kong law or changes in the IT architecture. Amendments enter into force on the day following publication of the revised version on the Website.

8. GOVERNING LAW AND DISPUTE RESOLUTION

8.1. The relations between the Parties under this Agreement, including its performance, amendment and termination, shall be governed exclusively by the substantive and procedural laws of Hong Kong (Hong Kong SAR).

8.2. A pre-trial claims procedure for dispute resolution is strictly mandatory. A written claim shall be reviewed within 10 days from the date it is received by the relevant Party. If the dispute cannot be resolved amicably, it shall be submitted to the competent court at the Defendant’s location in Hong Kong.

OPERATOR DETAILS

- Company name: Pascal Trading Limited / 帕斯卡貿易有限公司
- Legal status: Private company limited by shares
- Date of incorporation: 21 April 2026
- Company Registration Number (CR No.): 80236786
- Business Registration Number (BR No.): 80236786-000-04-26-9
- Jurisdiction of incorporation: Hong Kong (Hong Kong SAR)
- Registration authority: Companies Registry, Hong Kong
- Registered address: RM11, 13/F, BLK C WONG KING IND. BLD., 192-198 CHOI HUNG RD
SAN PO KONG HONG KONG
- Support email: help@osago.hk