

Rules for using the website www.tavex.rs

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1. INTRODUCTION

This website contains the terms under which you may access (load) the website www.tavex.rs (the "Site") as its user (the "User"), use the services and view the materials provided through it (including through the mobile browser version, if available). Please read these Terms of Use (the "Rules") carefully before using the Site.

By accessing and using the Site, you agree to comply with these Rules and to be bound by them and by all their subsequent additions and amendments, and you confirm this agreement each time you enter the Site. The Rules determine your and our rights, obligations and responsibilities regarding your access to and use of the Site. If you do not accept these Rules, please do not use the services provided through the website www.tavex.rs and immediately terminate your access to the Site.

The Site is registered and operated by the company "Tavex Zlato & Srebro" DOO, a single-member limited liability company, with its registered seat in Serbia, Belgrade, Milentija Popovica 9, Sava Center business section, company registration number: 21715301, tax identification number: 112661355, registered in the Commercial Register at the Serbian Business Registers Agency (hereinafter referred to as "Tavex", the "Company" or "We").

The Rules regulate the relationship between you as a User of the Site and Tavex and are binding on you. The Rules do not regulate any relationship between Users of the Site.

Certain parts/segments/modules of the Site or services provided through it may contain other terms, require you to accept certain additional terms or to enter special data for the mentioned parts/modules/segments or services. In case of inconsistency or non-compliance between these Terms of Use, which you need to accept in order to use other parts/segments/modules of the Site or services provided through it, the latter shall prevail and it is your obligation to familiarize yourself with them.

2. USERS OF THE SITE

(1) Users of the Site may be legal entities and capable natural persons over 18 years of age, who fall into one of the following categories:

- (i) Unregistered users;
- (ii) Registered users.

(2) Unregistered users have free and unpaid access to the following services provided through the Site:

(i) Access to information resources provided through web browsers located in various sections of the Site, including, but not limited to, news, articles, information on exchange rate lists, etc., which are available on the Site at Tavex's discretion;

(ii) Purchase of items from the Tavex e-store available through the Site;

(iii) Other services that may be available on the Site at Tavex's discretion.

(3) Registered users have access to the following services provided through the Site:

(i) Storage of customer data - this service enables faster and easier completion of the process of ordering items from the Tavex e-store. In this way, the User does not have to repeatedly enter his/her personal data (name, delivery address, bank from which payment is made, in case of choosing payment by bank transfer). With regard to user security, Tavex does not store users' payment (debit and credit) card data;

(ii) Adding items from the Tavex e-store to the "Favorites" category - this service enables the User to track changes in the price of selected items and purchase them at the most suitable time;

(iii) Possibility of accessing information about current and upcoming promotional activities;

(iv) Possibility of viewing the User's activity - this service enables Users to obtain detailed information about their previous orders made through the Tavex e-store;

(v) Exclusive access to the Tavex blog - this service allows you to receive content before it becomes publicly available on the Tavex blog at <https://tavex.rs/vesti-analize/>.

(4) Specific and detailed information about these and other services provided through the Site will be published on the Site in due time. Tavex has no obligation to inform you in any other way about the services it organizes or provides through the Site.

(5) Registration on the Site is free of charge. If, for a specific service provided through the Site, the User must make a payment, this will be expressly indicated on the Site.

(6) Registration is carried out directly through the Site, by filling in the minimum mandatory information, in accordance with the registration form.

(7) After completion of the registration process, each User may log into his/her account on the Site by entering the e-mail address and password ("Access Data"). The Access Data will be delivered to you electronically to the e-mail address you entered, and your account will be activated as soon as you confirm them by electronic reference in the e-mail notifying you of the registration.

(8) Your account on the Site will be created by Tavex based on the data you entered during registration. You undertake that, when registering on the Site, you will provide accurate, complete and up-to-date data and update it if necessary. Tavex is not responsible for the accuracy or correctness of such data. Tavex reserves the right to temporarily block your access to the Site or to delete your account if it turns out that the data you provided is incomplete, inaccurate or incorrect, as well as for any other reasons.

(9) Each User is obliged to protect the security of his/her Access Data, to treat it as confidential and not to disclose it to third parties. You are responsible for all actions taken through your account, regardless of whether you approve them or not. In the event of loss/theft of Access Data or in the event of its misuse, you are obliged to notify Tavex in due time. Tavex shall not be liable for any damage or lost profit arising due to lost and/or stolen Access Data or unauthorized access to your account.

(10) A registered User may delete his/her registration for the purposes of the Site by stating the wish to do so in the appropriate user registration deletion form. Tavex undertakes to delete the user profile within 7 (seven) calendar days. Deletion of the user's registration removes the user's data from the Site, but Tavex retains information on the realized sale of the User in accordance with the requirements of tax legislation and the Law on Prevention of Money Laundering.

3. RULES FOR ACCEPTABLE USE OF THE SITE

(1) You may use our Site only for lawful purposes and in accordance with these Rules, applicable laws and regulations and other documents applicable to the services provided through the Site. You must not use our Site:

(i) in any way that violates applicable local, national or international laws or regulations;

(ii) in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

(iii) for the purpose of harming or attempting to harm Tavex, other users or any third parties;

(iv) in any way that could disable, overload, damage or impair the Site or prevent the use of the Site by any other person, including their ability to engage in real-time activity through the Site;

(v) to transmit, publish on the Site or assign the sending of unsolicited or unlawful commercial, advertising or promotional materials, unsolicited messages, junk mail or other similar effects (junk mail, spam), channel overflow and gaining access to the resources of other users, including theft of data for access to the Site, using weaknesses in the

system for one's own benefit or obtaining information (hacking), performing actions that may be qualified as industrial espionage or sabotage;

(vi) to enter into the Site, intentionally transmit data, send or publish materials that contain viruses, trojans, computer worms, programs that stop working after a certain date (time bombs), software that infects computers with advertising messages (spyware), denial-of-service attacks, keylogging, adware, IP spoofing and all other "malicious" programs or malicious computer codes (malware) intended to have a harmful impact on the functioning of the Site or on the normal operation of other users;

(vii) to send, receive, publish, download, use or reuse materials for purposes not permitted by these Rules.

(2) You also agree:

(i) not to reproduce, duplicate, copy or retransmit any part of the Site in violation of legal regulations or the provisions of these Rules;

(ii) not to have unauthorized access to, alter, damage or interrupt:

- parts of the Site or its content;

- servers, equipment or network on which it is located or which is connected to the Site;

- databases related to the Site;

- services available on the Site;

- software used for the operation/protection of the Site; or

- equipment, network or software owned or used by third parties.

(iii) not to perform actions aimed at deactivating, damaging or overcoming measures used by Tavex or third parties to protect the Site, services and materials provided through it, as well as related servers, systems and other equipment;

(iv) not to use technical means, scripts, programming languages, software or other methods to interfere with the regular operation of the Site or other users, nor to attempt to decrypt, delete, distribute or reprogram any software that covers or is part/segment or module of the Site;

(v) not to reproduce or distribute in whole or in part the design and/or content of the Site without the prior written consent of Tavex, nor to use, modify, publish it for any commercial purposes, nor to use it to create content that is similar or identical to ours;

(vi) not to retrieve information from the Site using bots, crawlers, web crawlers and other similar manual or automatic devices, methods or means for accessing the Site;

(vii) when registering on the Site, to provide accurate and truthful data about yourself and to update the data that has already been published in due time;

(viii) when using the services of the Site, including, but not limited to, publishing content on the Site or your participation in forums, blogs, chat rooms or any other method of communication with other users through the Site, not to publish or transmit material that is unlawful, threatening, false, misleading, fraudulent, indecent, offensive, defamatory, pornographic, indecent or material that encourages the use of violence or other unlawful or immoral acts, or harms the dignity of other users or the good name and reputation of Tavex;

(ix) not to publish, send or transmit material that contains viruses or other computer programming methods or elements that harm the system, data or information;

(x) not to publish, send or transmit material that infringes copyright and related rights, trademark rights and other intellectual property rights, as well as the right to privacy or other rights of third parties or that violates applicable law;

(xi) not to publish, send or transmit personal data about others without their consent;

(xii) not to publish, submit or transmit materials relating to Tavex's competitors or to sites and services similar to the Site and the services provided on it, without the prior permission of Tavex;

(xiii) not to use personal data of other users available on the Site for purposes not specified in these Rules, as well as not to interfere with regular operation and not to cause any form of harassment to other users, including not only sending an unreasonably large number of messages, but also messages containing threats, shameful, offensive, indecent or indecent content;

(xiv) not to register more than one account, nor to register an account using third-party data and not to attempt to impersonate another person using another person's Access Data.

(3) Please note that violation of any of the above provisions may constitute a criminal offence within the meaning of the Criminal Code and the Convention on Cybercrime.

4. INTELLECTUAL PROPERTY

(1) The Site and its content, including, but not limited to, text, design, structure, software including back-end code, photographs, illustrations, graphics, sound are the property of Tavex and/or its partners, clients, or users who have voluntarily published them, and are protected by copyright and other intellectual property rights in accordance with Serbian legislation and relevant international conventions: their unregulated use constitutes a violation of the law, which entails civil, administrative and/or criminal liability.

(2) You must not copy, edit, modify or delete any material, trademarks or other logos or any part of the content of the Site or paper or digital copies of materials that you have printed or downloaded in any way, which you must not, without Tavex's consent, use, publish, distribute, transmit, broadcast illustrations, photographs, video or audio materials or graphics.

(3) Without Tavex's consent, you have the right to use, view, download, copy, reproduce or print text or graphic content from the Site only if this is for your personal non-commercial use.

(4) All proprietary rights over trademarks and services, including the logo placed on the Site, belong and will continue to belong to Tavex or its partners, or Users who have voluntarily published them. You must not use the trademarks for any purposes.

(5) By publishing/sending materials, items of intellectual property, the User:

(i) confirms that he/she is the sole and exclusive holder of the rights to the published/sent content or that he/she has the necessary rights, consents and licenses, and that the placement of such content on the Site and/or its sending and/or its use in accordance with these Terms does not infringe the rights of third parties;

(ii) if necessary for the provision of services available through the Site, grants Tavex the non-exclusive right to use the published/sent material by recording, storing, reproducing, copying, modifying, distributing, including providing access to an unlimited number of persons, enabling access at a place and time individually chosen by each of them, without compensation and without territorial restrictions (worldwide). This right is granted for the needs and in connection with the provision of services available through the Site for the time during which the content posted by the respective User is available on the Site, as well as for a reasonable period after its removal or deletion; and

(iii) grants all other users of the Site a non-exclusive right to access the published materials without payment of a fee and without territorial restrictions (worldwide). The right from the previous sentence is granted for the time during which the published content is available on the Site, as well as for a reasonable period after its removal or deletion.

5. ACCESS TO THE SITE

(1) The User shall, at his/her own expense, provide all necessary resources (computer equipment, internet connection, software, etc.) that are necessary to access the Site.

(2) Tavex reserves the right to withdraw or change the services provided through the Site, as well as to suspend or restrict access without prior notice. We are not responsible if, for any reason, the Site is unavailable at any time or for a certain period. Access to the Site may be suspended temporarily and without notice in the event of system failure, prevention, maintenance or repair or for reasons beyond Tavex's control.

(3) We strive to update the Site regularly and may change its content at any time, including editing all information published on the Site. Materials on the Site may lose relevance at any time and we have no obligation to update them. Tavex is not responsible for the completeness, accuracy, usefulness and timeliness of materials published on the Site.

(4) Access to and use of the Site is at your own risk. We may provide links (hyperlinks) from the Site to other pages or resources of independent producers, as well as advertising banners whose owner or user is not Tavex. These links are only for your convenience and information. We have no control over these pages and resources; Tavex assumes no responsibility for the content, products, services, information or opinions they contain, nor for the privacy policies and terms of use of these pages. Tavex also assumes no responsibility for damage or losses arising as a result of or in connection with their use. If you browse the mentioned pages, you do so at your own risk and without Tavex's consent. We recommend that you check the Terms of Use of each page you visit.

(5) The Site may be accessed via the Internet. Use of the Internet is at your own risk and is subject to all applicable national and international laws and regulations. Tavex is not responsible for information or services you obtained through the Internet.

(6) Although the Company does everything in its power to ensure that the Site does not contain or distribute errors, viruses, other "malicious" codes or harmful components and that it functions smoothly, we cannot guarantee this. It is recommended that you check materials downloaded from the Site for viruses and regularly check whether there are other "malicious" codes or harmful components or any other material that is malicious or technologically harmful. We are not responsible for any loss or damage caused by a standard denial-of-service attack, virus or any other technologically harmful material that may infect your computer equipment, computer programs, data or other materials owned by you or third parties due to the use of our Site or due to downloading material published on it or on a linked page.

6. HYPERLINKS TO THE SITE

(1) Your pages may contain links to our home page, provided that you do not thereby damage or exploit our reputation and do not infringe our copyright or other intellectual property rights. The mentioned links do not imply any form of commitment, partnership, relationship, approval, license or support on our part.

(2) You must not publish hyperlinks to the Site on pages that do not belong to you, on which you do not have the right to manage or publish content.

(3) Your sites may contain a link only to the home (main) page of the Site, and not to other parts. We reserve the right to revoke permission to place links to the Site at any time and without prior notice. If you wish to use materials from our Site in a manner different from the above, please contact us at the contacts listed below.

7. RIGHTS OF TAVEX

(1) In the event of violation of these Rules, as well as for any other reasons that Tavex considers justified, Tavex reserves the right, on its own initiative or after a user report, to take the following actions, without prior warning:

(i) immediate, temporary or permanent termination of access to the Site;

(ii) immediate temporary blocking or permanent deletion of your account;

(iii) immediate, temporary or permanent editing/removal of all messages, comments or other materials that you have uploaded, sent or posted through your profile on the Site;

(iv) reporting certain of your actions to the competent law enforcement agencies;

(v) processing all costs (including, but not limited to, appropriate administrative and legal costs) incurred as a consequence of the violation.

(2) Tavex has the right to compensation for all damages, including those related to claims of third parties, arising from culpable violation of these Rules.

(3) Tavex may disclose your personal data when required by law or when necessary for the realization of the legitimate interests of Tavex or a third party in accordance with the Serbian Data Protection Law.

8. LIABILITY

(1) We strive to provide true, complete and accurate information on the Site. However, use of the Site, materials and services provided through it, as well as all decisions that you or another person make based on information available on the Site and/or in your interaction with other users, are at your own risk. Tavex is not responsible in the event that you or another person relied on materials published on the Site and/or took certain actions based on information available on the Site.

(2) Information published on the Site does not provide financial and/or investment, nor tax and/or legal advice and consultations. All facts presented on the Site are based on research carried out by the Company, which Tavex shares with Users, but which is not intended to persuade Users to make investment and other personal decisions.

(3) Except in cases provided for by the Law on Prevention of Money Laundering or other law, Tavex has no obligation to check Users before their registration, to review their profiles, to control materials, comments and any other content published on the Site or sent to other Users. Tavex is not responsible for the completeness, accuracy, usefulness, timeliness or any other characteristic of this content. All opinions, comments, advice, information, statements, etc., expressed or delivered by Users of the Site, are the opinions of the respective authors and not of Tavex. This does not affect the rights of Tavex, at its own discretion, to perform review/checking, as well as the actions specified in Article 8 (1), in case the behavior of the User or the content of the materials published on/sent through the Site does not meet the requirements of these Rules.

(4) Any communication and interaction between Users (through the Site, if applicable, exchange of electronic messages or in any other way) is their responsibility. Tavex is not responsible for the actions of users. You must take the necessary precautions when interacting with other users or third parties with whom you come into contact as a result of using the Site and the services provided through it.

(5) We shall not be liable to you or any third party for any damage or loss suffered in connection with access to the Site or in connection with the use or results of use of the Site, other related sites and materials published on them (including loss of data, profit, gain or revenue or business, loss of expected savings or accidental damage), even if the loss or damage was foreseeable or we were informed of such possibility, except if the damage was caused as a result of our intent or gross negligence.

(6) To the maximum extent permitted by applicable law, we exclude any contractual and tort liability for the accuracy, timeliness, usefulness, reliability, compliance, quality or completeness of the Site (in relation to which we do not provide any guarantees) or which otherwise arises from your access to and use of the Site, inability to use or results of use of the Site, other pages and published materials, including any damage caused to the user's software and hardware as a result of errors, computer viruses, other "malicious codes" or malicious components originating from or intercepted from the Site, as well as interruptions in its operation.

(7) The Site and the materials of the Site are provided on an "as is" and "as available" basis and (to the maximum extent permitted by law) accordingly we exclude any express or implied warranties.

(8) We do not guarantee that the materials on the Site can be legally read or downloaded outside Serbia. Access to these materials may not be legal for certain persons or in certain countries. If you access the Site outside Serbia, you assume the relevant risk and are responsible for compliance with the laws in your jurisdiction.

9. FINAL PROVISIONS

(1) These Rules are published here: <https://tavex.rs/uslovi-i-pravila/>

(2) Tavex reserves the right to change and/or supplement these Rules at any time. Changes take effect immediately after publication on the Site, unless otherwise stated in the updated version of the Rules. If you continue to use the Site and the services provided through it, even after changes have been made to it, we will consider that you have accepted the changes to the Rules. You should visit this page periodically to review the Rules, as they are binding. The Rules may be updated at any time without special notice to users. Tavex is not responsible if the user has not read the latest version of these Rules. In the event that the changed Rules are not acceptable to you, please no longer use the Site and the services provided through it.

(3) Tavex reserves the right to make subsequent changes, to supplement, move or delete parts or add parts/modules/segments, as well as to activate, change or deactivate services on the Site at any time with or without notice.

(4) In the event that any provision of these Rules proves to be invalid or unenforceable, the remaining provisions shall retain their validity and applicability.

(5) The laws of the Republic of Serbia shall apply to these Rules. All disputes between Tavex and users arising in connection with these Rules shall be resolved in good faith by mutual negotiations; if this proves impossible - the competent authority for resolving disputes is the court of Serbia.

10. E-STORE

Before purchasing through the Tavex e-store available through the Site, please read our General Terms and Conditions for Distance Selling, which you can find here: <https://tavex.rs/uslovi-i-pravila/>

11. PERSONAL DATA

(1) Before using the services of the Site, please read our Privacy Policy, which is available here: <https://tavex.rs/uslovi-i-pravila/>

(2) The User agrees that, when providing services available on the Site, Tavex has the right to process his/her personal data in accordance with the Privacy Policy.

12. CONTACTS WITH TAVEX COMPANY

(1) Any User who wishes to report another User or material published on the Site, or wishes to express an opinion regarding these Rules, may send a personal message to the Site administrator in the "Help" section or by e-mail: info@tavex.rs .

(2) The User may ask questions regarding the use of the services offered on the Site by sending a message in the "Help" section or to e-mail: info@tavex.rs

(3) To contact us, you may also use the following telephone number: +381 62 888 6666

(4) Information about the offices of Tavex can be found at the following address:

13. CHANGE OF THE RULES FOR USING THE WEBSITE

Tavex may amend these Rules at any time by updating this text. You will automatically be bound by the new Rules contained in the changes and for that reason you should visit this page periodically in order to be informed of the current terms of use.