

TERMS AND CONDITIONS FOR USING AND PURCHASING FROM BIO-VAPO.COM

1. INTRODUCTION

This document (together with any documents herein mentioned) sets forth the terms and conditions governing the use of this (www.bio-vapo.com) and the purchase of items through such website (hereinafter, the "Terms"). Please read through these Terms, our [Cookies Policy](#) and our [Privacy Policy](#) (together the "Data Protection Policies") prior to using this website. By using this website or placing an order through it, you are consenting to be bound by these Terms and our Data Protection Policies.

If you do not agree to all of the Terms and the Data Protection Policies, do not use this website. These Terms and the Data Protection Policies may be amended. It is your responsibility to regularly read through them, as the Terms and the Data Protection Policies in force at the time that you use the website or at the time of the formation of the Contract (as defined below) shall be the applicable ones. By purchasing any item from this website, you enter into a contract with us on these terms.

2. OUR DETAILS

For sale of items through this website, your contract is with BORO33 S.L. a firm located in Palavea bloque 13, v.377, 15009 A Coruña (Spain) with Tax ID code B-44894053. You may contact our customer service department on our freephone number +34 881 100 720 or by filling in the online [contact form](#) on our website, or by emailing info@boro-33.com.

3. YOUR DETAILS AND YOUR VISITS TO THIS WEBSITE

The information or personal details that you provide us with shall be processed pursuant to the Data Protection Policies. By using this website you are consenting to the processing of such information and details and you represent that the whole information or details you have provided us with are true and accurate.

4. USE OF OUR WEBSITE

By using this website and/or by placing any order through it, you undertake:

1. To use the website exclusively to make legitimate enquiries or orders
2. Not to make any speculative, false or fraudulent orders. If we are reasonably of the opinion that such an order has been made we shall be entitled to cancel the order and inform the relevant authorities
3. To acknowledge that we may use these details to contact you in the event that this should prove necessary (see our Data Protection Policies). If you do not give us all of the information that we need, we may not be able to complete your order.

By placing an order through the website, you warrant that you are at least 18 years old and are legally capable of entering into binding contracts.

5. SERVICE AVAILABILITY

Articles offered through this website are available for delivery throughout Europe.

For deliveries to non-EU countries (outside the European Union), please contact us directly by phone +34 881 100 720, or e-mail info@bio-vapo.com.

6. HOW THE CONTRACT IS FORMED

The information set out in the Terms and the detail contained on this website do not constitute an offer for sale but rather an invitation to treat. No contract in respect of any items shall exist between us and you until your order has been expressly accepted by us (whether or not funds have been deducted from your account). If we do not accept your offer and funds have already been deducted, these will be fully refunded. To place an order, you will be required to follow the online shopping process and press the "**Pay**" button to submit the order. Subsequently, after finishing the transaction through the bank platform website and returning to our

website, you will receive an email from us acknowledging that we have received your order (the "Order Confirmation"). Please note that this does not mean that your order has been accepted. Your order constitutes your offer to us to buy one or more items from us. All orders are subject to acceptance by us, and we will confirm such acceptance to you by sending you an email that confirms that the item has been dispatched (the "Delivery Confirmation"). The contract for the purchase of an item between us (the "Contract") will only be formed when we send you the Delivery Confirmation. The Contract will relate only to those items whose dispatch we have confirmed in the Delivery Confirmation. We will not be obliged to supply any other items which may have been part of your order until the dispatch of such items has been confirmed in a separate Delivery Confirmation.

7. AVAILABILITY OF ITEMS

All orders for items are subject to availability and in this regard, in the event of supply difficulties or because items are no longer in stock, we reserve the right to give you information about substitute items of an equal or higher quality and value which you can order. If you do not wish to order the substitute items we will reimburse any monies that you may have paid.

8. REFUSAL OF ORDER

We reserve the right to withdraw any items from this website at any time and/or remove or edit any materials or content on this website. Whilst we will use our reasonable endeavours to process all the orders submitted to us, there may be exceptional circumstances which mean that we may need to refuse to process or accept an order after we have received it or sent you an Order Confirmation, which we reserve the right to do at any time. We will not be liable to you or any other third party by reason of our withdrawing any item from this website, removing or editing any materials or content on this website or for refusing to process or accept an order after we have received it or sent you an Order Confirmation.

9. DELIVERY

Subject to availability (see Clause 7 above), and unless there are any exceptional circumstances, we will endeavour to fulfil your order for item(s) listed in the Delivery Confirmation by the delivery date set out in the Delivery Confirmation or, if no estimated delivery date is specified, then within a maximum of 30 days of the date of the Order Confirmation. If we fail to deliver the items within 30 days of the date of the Order Confirmation, you may cancel the Contract and we will reimburse you the price paid for the items.

If our supply of the items is delayed by an event outside our control then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event, but if there is a risk of substantial delay you may contact us to end the Contract and receive a refund for any items you have paid for but not received.

Please note that, in any case, the delivery of orders will depend on the availability and responsibility of the transport company and its delivery schedule.

For the purpose of these Terms "delivery" or "delivered" shall be deemed to have occurred upon you, a third party nominated by you or a person at the given delivery address acquiring physical possession of the items.

10. UNABLE TO DELIVER

If we are unable to deliver, we will try to find a safe secure place to leave your parcel. If we cannot find a safe and secure place, your items will remain available at the transport company's warehouse, and in the event that they cannot be delivered within the maximum time limit set by the transport company, they will be returned to our depot. We will leave a note explaining where your parcel is and how you can rearrange delivery. If you are not at the delivery location at the time agreed, please contact us again to rearrange delivery for another mutually convenient day.

If after 30 days from the date your order is available for delivery, the order could not be delivered for reasons not attributable to us, we shall assume that you wish to cancel the Contract and it will be terminated. As a

result of the termination of the Contract, we will return to you all payments received from you, excluding delivery charge without any undue delay, and at any rate, within 14 days of the date on which this Contract has been terminated.

11. RISK AND TITLE

The Items will be at your risk from the time of delivery. Ownership of the items will only pass to you when we receive full payment of all sums due in respect of the items, including delivery charges.

12. PRICE AND PAYMENT

The price of any items will be as stipulated on our site from time to time, except in cases of obvious error. While we try to ensure that all prices on the website are accurate, errors may occur. If we discover an error in the price of items you have ordered, we will inform you as soon as possible and give you the option of reconfirming the order at the correct price or cancelling it. If we are unable to contact you, the order will be treated as cancelled and if you have already paid for the items you will receive a full refund. We are under no obligation to provide the items to you at the incorrect (lower) price (even after we have sent you a Delivery Confirmation) if the pricing error is obvious and unmistakable and could have reasonably been recognised by you as incorrect price.

The prices on the website include VAT but exclude delivery costs, which will be specified in the last step of the online purchase and confirmed before payment, depending on the total amount of the chosen products and the recipient's address.

Prices are liable to change at any time, but (other than as set out above) changes will not affect orders in respect of which we have already sent you an Order Confirmation. Once you have finished shopping all the items you wish to purchase are added to your basket and your next step will be to go to the checkout process and make payment. To do this, you must follow the steps of the purchase process, completing or verifying the information requested in each step. Furthermore, throughout the purchase

process, before payment, you can modify the details of your order. A record of all the orders placed by you is available in "My Profile" area.

Payment can be made by Visa, Mastercard, American Express, Maestro.

We inform you that payments made through this online platform, as well as, if applicable, refunds in your favour, will be made by Boro33 S.L., domiciled at Palavea bloque 33, v.377, 15009, A Coruña (Spain), with Tax ID number B-44894053.

Boro33S.L does not store any data relating to bank cards or similar, nor data that can be associated with the user. These types of data are entered directly into the bank's server, which is therefore ultimately responsible for their correct use and safeguarding, and must comply with the law in force at the time of the transaction.

Clicking on 'Pay' confirms that the credit card is your property

Credit cards are subject to validation checks and authorisation by your card issuer but if your card issuer fails to authorise payment to us, we will not be liable for any delay or non-delivery and may not be able to form a Contract with you.

13. BUYING ITEMS AS A GUEST

The functionality of buying items as a guest is not available on the website. For this type of purchase, we will only request from you the essential data that is required to process your order.

14. VALUE ADDED TAX

In accordance with the provisions of Royal Decree 127/2015, of 27 February, which integrates the one-stop internet shop and the one-stop internet shop of the Services Directive in the Entrepreneur Service Points. The delivery of the articles will be understood to be located in European territory if the delivery address is in the territory of the European Economic Community (EEC). The applicable tax rate will be that legally

in force at any given time depending on the specific article in question, as well as the provisions of the aforementioned Royal Decree.

You expressly authorise us to issue the invoice in electronic form. However, you may at any time indicate your wish to receive an invoice in paper format, in which case we will issue and send the invoice in paper format.

15. RETURNS POLICY

You may cancel your order for any reason up to 15 days from the date of the Delivery Confirmation, by notifying us of your decision to cancel using the following contact details: Boro33 S.L - Palavea bloque 13, v. 377, 15009 A Coruña (Spain), by telephone on +34 881 100 720, by sending an e-mail to info@boro-33.com or by writing in the contact form provided. To meet the cancellation deadline, it is sufficient for you to have sent your communication concerning your exercise of the right to cancel before the cancellation period has expired.

If you have been charged for any items, we will process a refund, which will exclude the cost of standard delivery to the original delivery address.

You do not have the right to cancel the Contract when it is for the delivery of any of the following three categories of "Excluded items":

15.1 Excluded Items

1. Items that have been made to your specifications or clearly personalised (if the "personalisation service" is available).
2. Sealed items that are not suitable for return for health protection and hygiene reasons and that have been unsealed after delivery (this includes all items under 'Boquillas' / "Tips" / "Filtri" and "Consumibles" / "Consumables" / "Consumabili" due to their nature).

Your right to withdraw from the Contract shall apply exclusively to those products returned in the same condition in which you received them. Please note that you are responsible for the contents of the returned package. No refund will be made regardless of the return options you have chosen in cases where: i) the package received contains an incorrect item and/or an item other than the product ordered or to be returned; ii) the product has been used beyond opening; iii) products that are not in the same condition as they were delivered or if they have

been damaged: We therefore invite you to take care of the products while they are in your availability and possession. If your handling goes beyond what is acceptable and the items are damaged or diminished in value, we may deduct from the amount we reimburse to you, or you may be liable to us for, an amount equal to the diminished value of the items.

Please return the items using or including all their original packaging, instructions, and other documents, if any, accompanying the items.

You may return the product via a forwarding agent/courier that we will send to your home after receipt of the notice of withdrawal.

15.2 Returns by Courier

You can request the return by Courier arranged by us. You should contact us with your return request so that we can arrange for the products to be returned to your home. You should return the product in the original wrapping and package in which you received it, by sending an e-mail to info@bio-vapo.com or by calling +34 881 100 720 or by writing in the contact form.

Please note that you will be charged for the cost of a Return by Courier. We will charge a fixed amount, which we will automatically deduct from the amount to be refunded to you.

If you do not wish to use a Courier pick-up arranged by us, we suggest you use an established courier in such instances, and select a recorded or guaranteed delivery service where available. Please bear in mind that if you wish to return the items to us freight collect/cash on delivery, we may charge you any costs incurred in such return.

After examining the items, we will inform you of whether you have the right to reimbursement of the amounts paid. Delivery costs will be reimbursed when the right of withdrawal is exercised within the statutory period and all the items the products have been delivered to you damaged or in a situation that does not allow the products to be used effectively and efficiently in relation to the use for which they are intended, and all products delivered to you are returned. The refund will be paid as soon as possible and, in all cases, within 14 days from the date on which you notified us of your intention to cancel. Notwithstanding this, we may withhold the reimbursement until we have received the items back, or until you have supplied sufficient evidence of having sent back the items, whichever is the earlier. The refund will always be paid using the same payment means you used to pay for your purchase, except when a gift receipt is presented

with the returned items, in which case the refund will be made onto a credit receipt or voucher.

You are responsible for the cost and risk of returning the items to us, as indicated above.

If you have any questions, you can contact us by calling [+34 881 100 720](tel:+34881100720) or via the [contact form](#) on our website.

15.3 Returns of defective items

If you believe that upon delivery the product does not comply with the provisions of the Contract, you should contact us no later than 24 hours after receiving the product, using our contact form, sending us detailed information and pictures of the product as well as the damage suffered, sending us an email info@bio-vapo.com or calling us on [+34 881 100 720](tel:+34881100720) and we will inform you of the procedure to follow.

We will carefully examine the returned product and assess whether it should be replaced or whether a corresponding refund should be made, only if the possible damage was not caused by improper use or incorrect storage of the product in question.

In the event that you have received a return confirmation from us, you must return the product no later than 48 hours after our return confirmation by sending it to our warehouse, BORO33 S.L at the address, Urbanización El Cortijuelo 35, 29790, Chilches (Spain), including a copy of the Order Confirmation. We shall inform you by e-mail, within a reasonable period of time, of the outcome of the checks carried out on the product and the final decision regarding replacement or reimbursement of the same.

In the event of a conformity defect, we will offer you a refund or replacement of the product (as the case may be), unless you request otherwise, provided that this is objectively possible and/or not excessively burdensome for us under applicable law. The refund or replacement of the item will be made as soon as possible and, in any event, within 14 days from the date of dispatch where we confirmed you that we will proceed with the refund or replacement of the unsuitable item.

The amount paid for products that will be returned due to damage or defect, if any, will be refunded in full, including delivery charges incurred in sending the

item to you and returning it to us. The refund will be made via the payment method used to make the purchase, unless otherwise agreed.

All consumer rights recognised by current legislation remain unaffected.

16 RIGHT OF WITHDRAWAL

You have the right to withdraw from your order within 14 days, without giving any reason.

The withdrawal period referred to in the preceding paragraph shall end 14 days after the day on which you, or a third party other than the carrier and designated by you, or that person located at the delivery address indicated, acquires physical possession of the goods or, in the case of multiple goods ordered in a single order and delivered separately, shall end 14 days after the day on which you, or a third party other than the carrier and designated by you, or that person located at the delivery address indicated, acquires physical possession of the last good.

In order to exercise the right of withdrawal, you must inform us, by writing to BORO33 S.L Palavea bloque 13, v. 377, 15009 A Coruña (Spain), by telephone +34 881 100 720, by sending an email to info@boro-33.com or by writing in the contact form provided, of your decision to withdraw from the Contract by means of an explicit declaration (e.g. letter sent by post or email).

However, to meet the withdrawal deadline, it is sufficient for you to let us know about your decision to withdraw from your order before the withdrawal period has expired.

Effects of withdrawal

We will refund all payments received from you, excluding the costs of our standard delivery option to the original delivery address, without undue delay and in any event no later than 14 days from the day on which we are informed about your decision to withdraw. We will use the same means of payment that you used to pay for your order and this will not cause you any extra fees.

We may withhold the refund until we have received the items back, or you have supplied evidence of having sent back the items, whichever is the earlier.

You must send back the items or hand them over to us without undue delay, and in any event no later than 14 days from the day on which we are informed about your decision to withdraw.

Please return the goods to our warehouse: BORO33 S.L at the address, Urbanización El Cortijuelo 35, 29790, Chilches (Spain).

You are only liable for any diminished value of the items resulting from their handling, other than that which is necessary to establish the nature, characteristics and functioning of the items. In this case, withdrawal from the contract will not be valid due to inappropriate use of the product.

17. LIABILITY AND DISCLAIMERS

Nothing in these Terms shall exclude or limit in any way our liability:

1. For death or personal injury caused by our negligence;
2. For fraud or fraudulent misrepresentation; or
3. For any matter for which it would be illegal or unlawful for us to exclude or limit, or attempt to exclude or limit, our liability.

We are responsible to you for foreseeable loss and damage caused by us. If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking the Contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the Contract was made, both we and you knew it might happen, for example, if you discussed it with us during the sales process.

We are not liable for business losses. We only supply the items for private use. If you use the items for any commercial, business or re-sale purpose we will have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

Due to the open nature of this website and the potential for errors in the storage and transmission of digital information, we do not warrant the accuracy and security of information transmitted to or obtained from this website unless otherwise expressly set out on this website.

We have a legal duty to supply items to you that are in conformity with the Contract, however, without affecting that duty and to the fullest extent permitted by law, all item descriptions, information and materials posted on this website are provided "as is" and without warranties express, implied or otherwise howsoever arising.

The legal guarantee is limited by the nature of personal use of Biovapo products for reasons of personal and public health and hygiene.

Where you are contracting as a consumer, in line with our obligations at law, we will be responsible for delivering goods to you that: (1) comply with the description given by us and possess the qualities that we have presented in this website, (2) are fit for the purposes for which goods of their kind are normally used and (3) show the quality and performance which are normal in goods of the same type and can which can reasonably be expected.

We warrant to you that any item purchased from us through this website is of satisfactory quality and reasonably fit for all of the purposes for which items of the kind are commonly supplied. To the fullest extent permissible pursuant to law, but without excluding anything that may not lawfully be excluded in the case of consumers, we disclaim all other warranties of any kind, whether express or implied, in relation to the items available on this website.

The products we sell are handmade and may often have small variations from the photographs and images shown on the website, as well as minor deformations and impurities in the natural materials used in their manufacture. These characteristics, such as variations in cut, colour and shade mix, finishes details and printing, are not to be considered defects or shortcomings. On the contrary, they should be considered and appreciated as unique pieces. We only produce products of the highest quality on the market and according to high production standards, but impurities due to the nature of the material used are inevitable and must be accepted as part of the product's individual and unique appearance and characteristics.

Nothing in this Clause will affect your statutory rights as a consumer, or your Contract cancellation rights.

If you believe that one or more of the products purchased have conformity defects, please contact us at the references indicated on this website and we remind you that you must make the goods available to us.

18. INTELLECTUAL PROPERTY

You acknowledge and agree that all copyright, trademarks and all other intellectual property rights in all material or content supplied as part of the website shall remain at all times vested in us or our licensors. You are permitted to use this material only as expressly authorised by us or our

licensors. This does not prevent you using this website to the extent necessary to make a copy of any order or Contract details.

19. VIRUSES, HACKERING AND OTHER CYBERCRIMES

You may not misuse this website by knowingly introducing viruses, Trojans, worms, logic bombs or other material which is malicious or technologically harmful. You will not attempt to have any unauthorized access to this website, to the server which hosts this site or to any other server, computer or data base related to our website. You undertake not to attack this website via a denial of service attack or a distributed denial of service attack. By breaching this provision you may commit a criminal offence under the applicable regulations. We will report any such breach to the relevant law enforcement authority and we will cooperate with the appropriate authority to disclose the identity of the hacker. Likewise, in the event of such a breach, your right to use this website will cease immediately. We will use reasonable care and skill to ensure that this website is safe, secure and free from bugs, viruses or other defects. Except to the extent it results from our failure to do so, we accept no liability for any loss or damage resulting from any denial of service attack, virus or any other software or material which is malicious or technologically harmful to your computer, equipment, data or material resulting from the use of this website or from the downloading of the contents thereof or of such contents to which this website redirects.

20. LINKS FROM OUR WEBSITE

We may have links from our website to other third party websites and materials; such links are provided exclusively for information purposes and we do not have any control whatsoever over the contents of such websites or materials. Accordingly, we accept no liability whatsoever for any loss or damage which may arise from the use of such links.

21. WRITTEN COMMUNICATIONS

Applicable laws require that some of the information or communications we send to you should be in writing. When using our site, you accept that communication with us will be mainly electronic. We will

contact you by email or provide you with information by posting notices on our website. For contractual purposes, you agree to this electronic means of communication and you acknowledge that all contracts, notices, information and other communications that we provide to you electronically comply with any legal requirement that such communications be in writing. This condition does not affect your statutory rights.

22. NOTICES

All notices given by you to us should be given to us via the [contact form](#) on our website. Subject to and as otherwise specified in Clause 21 we may give notice to you at either the email or postal address you provide to us when placing an order.

Notice will be deemed received and properly served immediately when posted on our website, 24 hours after an email is sent, or three days after the date of posting of any letter. In proving the service of any notice, it will be sufficient to prove, in the case of a letter, that such letter was properly addressed, stamped and placed in the post and, in the case of an email, that such email was sent to the specified email address of the addressee.

23. TRANSFER OF RIGHTS AND OBLIGATIONS

The Contract between you and us is binding on you and us and on our respective successors and assigns. You may not transfer, assign, charge or otherwise dispose of a Contract, or any of your rights or obligations arising under it (aside from our guarantee), without our prior written consent. However, you may transfer our guarantee in respect of defective products, which is stated at clause 16, to a person who has acquired the item. We may require the person to whom the guarantee is transferred to provide reasonable evidence that they are now the owner of the relevant item or property, for example by providing proof of purchase or producing a letter or chain of letters from the original Purchaser and subsequent Purchasers (where appropriate) transferring the benefit of the guarantee to the new owner of the property in question.

We may transfer, assign, charge, subcontract or otherwise dispose of a Contract, or any of our rights or obligations arising under it, at any time

during the term of the Contract. For the avoidance of doubt, any such transfer, assignment, charge or other disposition will not affect your statutory rights as a consumer of your rights under the Contract or cancel, reduce or otherwise limit any warranty or guarantee which may have been provided by us to you, whether express or implied.

24. EVENTS OUTSIDE OUR CONTROL

We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under a Contract that is caused by events outside our reasonable control.

An event outside our control includes any act, event, non-happening, omission or accident beyond our reasonable control and includes in particular (without limitation) the following:

1. Strikes, lock-outs or other industrial action.
2. Civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war.
3. Fire, explosion, storm, flood, earthquake, subsidence, epidemic, pandemic or other natural disaster.
4. Impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport.
5. Impossibility of the use of public or private telecommunications networks.
6. The acts, decrees, legislation, regulations or restrictions of any government.
7. Any shipping, postal or other relevant transport strike, failure or accidents.

Our performance under any Contract is deemed to be suspended for the period that any event outside our control continues, and we will have an extension of time for performance for the duration of that period. We will use our reasonable endeavours to bring the any event outside our control to a close or to find a solution by which our obligations under the Contract may be performed despite the any event outside our control.

25. WAIVER

If we fail, at any time during the term of a Contract, to insist upon strict performance of any of your obligations under the Contract or any of these terms and conditions, or if we fail to exercise any of the rights or remedies to which we are entitled under the Contract, this shall not constitute a waiver of such rights or remedies and shall not relieve you from compliance with such obligations. A waiver by us of any default shall not constitute a waiver of any subsequent default arising from the Contract or the Terms. No waiver by us of any of these Terms shall be effective unless it is expressly stated to be a waiver and is communicated to you in writing in accordance with the paragraph on Notices above.

26. SEVERABILITY

If any of these Terms or any provisions of a Contract are determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law.

27. OUR RIGHT TO VARY THESE TERMS

We have the right to revise and amend these Terms from time to time. You will be subject to the policies and Terms in force at the time that you use this website or order items from us, unless any change to those policies, Terms or Privacy Statement is required to be made by law or governmental authority, in which case, any potential changes will also apply to orders previously placed by you.

28. LAW AND JURISDICTION

The use of our website and the Contracts for the purchase of items through such website will be governed by Spanish law. Any dispute arising from, or related to the use of the website or to such Contracts shall be subject to the nonexclusive jurisdiction of the Spanish courts. If you are contracting as a consumer, nothing in this Clause will affect your statutory rights as such.

29. FEEDBACK

We welcome your comments and feedback. Please send all feedback and comments to us via our [contact form](#) on the website or at the e-mail address info@bio-vapo.com.

If you as a buyer consider your rights have been breached, you can address your complaints to us via the email address info@bio-vapo.com or via the [contact form](#) on our website, or by calling +34 881 100 720.

To this end and in accordance with EU Regulation No. 524/2013 we inform you that you have the right to request an out-of-court settlement of disputes relating to orders placed via this website through the European ODR (Online Dispute Resolution) platform <http://ec.europa.eu/consumers/odr> made available by the European Commission for the out-of-court settlement of disputes arising from contracts for goods and services concluded online between consumers and professionals.

Last updated on 25/08/23

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