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- **18. Governing law and jurisdiction:** Except as and to the extent that applicable law expressly provides otherwise, this EULA shall be governed by the same laws that govern the User Terms and any disputes in a connection with this EULA shall be resolved in accordance with the provisions on dispute resolution in the User Terms.
- 19. Licensor's details: The Licensor is Sparkasse Bank Malta public limited company, whose registered office and head office are located at the following address: Sparkasse Bank Malta plc, 101 Townsquare, Ix-Xatt ta' Qui-si-Sana, Sliema SLM3112, Malta. If you have any questions, complaints or claims with respect to the App, you may contact us by telephone on: +356 21 335 705, or by e-mail on: sparkasse-bank-malta.com

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