

TERMS OF USE

TERMS OF USE AGREEMENT

This Terms of Use Agreement ("Agreement"), along with our Company Privacy Policy, constitutes a legally binding agreement made between you, whether personally or on behalf of an entity ("user" or "you"), and Trading 4x4 and its affiliated companies, websites, applications, and tools (collectively, Trading 4x4, referring to trading4x4.com, "Company" or "we" or "us" or "our"), concerning your access to and use of the Trading4x4.com website(s) as well as any other media form, media channel, mobile website, or mobile application related or connected thereto (collectively, the "Sites"). The Sites provide the following service: Professional development training ("Company Services"). Supplemental terms and conditions or documents that may be posted on the Sites from time to time are hereby expressly incorporated into this Agreement by reference.

Company makes no representation that the Sites are appropriate or available in other locations other than where they are operated by the Company. The information provided on the Sites is not intended for distribution to or use by any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject the Company to any registration requirement within such jurisdiction or country. Accordingly, those persons who choose to access the Sites from other locations do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable.

All users who are minors in the jurisdiction in which they reside (generally under the age of 18) are not permitted to register for the Sites or use the Company Services.

YOU ACCEPT AND AGREE TO BE BOUND BY THIS AGREEMENT BY ACKNOWLEDGING SUCH ACCEPTANCE DURING THE REGISTRATION PROCESS (IF APPLICABLE) AND ALSO BY CONTINUING TO USE THE SITES. IF YOU DO NOT AGREE TO ABIDE BY THIS AGREEMENT, OR TO MODIFICATIONS THAT THE COMPANY MAY MAKE TO THIS AGREEMENT IN THE FUTURE, DO NOT USE OR ACCESS OR CONTINUE TO USE OR ACCESS THE COMPANY SERVICES OR THE SITES.

PURCHASES; PAYMENT

Trading 4x4 may offer free trials or samples of our products or services. The duration of the free trial period and all other details of the offer will be posted on our Sites. If you wish to try our free options, please read through them carefully first. Trading 4x4 will bill you through a payment provider for our Services. By using our paid options, you agree to pay Trading 4x4 all charges at the prices then in effect for the products or services you or other persons using your billing account may purchase, and you authorize Trading 4x4 to charge your chosen payment provider for any such purchases. You agree to make payment using that selected payment method. If you have ordered a product or service that is subject to recurring charges, then you agree to us charging your payment method on a recurring basis, without requiring your prior approval for each recurring charge until such time as you cancel the applicable product or service. Trading 4x4 reserves the right to correct any errors or mistakes in pricing even if it has already requested or received payment. Sales tax will be added to the sales price

of purchases as deemed required by Company. Company may change prices at any time. All payments shall be in U.S. dollars.

REFUND AND RETURN

All sales are final, and no refunds shall be issued.

USER REPRESENTATIONS

Regarding Your Registration

By using the Trading 4x4 Services, you represent and warrant that: A. All registration information you submit is truthful and accurate; B. You will maintain the accuracy of such information; C. You will keep your password confidential and will be responsible for all use of your password and account; D. You are not a minor in the jurisdiction in which you reside, or if a minor, you have received parental permission to use our Sites; and E. Your use of the Company Services does not violate any applicable law or regulation.

You also agree to: (a) provide true, accurate, current, and complete information about yourself as prompted by the Sites' registration form and (b) maintain and promptly update registration data to keep it true, accurate, current, and complete. If you provide any information that is untrue, inaccurate, not current, or incomplete, or if the Company has reasonable grounds to suspect that such information is untrue, inaccurate, not current, or incomplete, the Company has the right to suspend or terminate your account and refuse any and all current or future use of the Sites (or any portion thereof).

We reserve the right to remove or reclaim or change a username you select if we determine appropriate in our discretion, such as when the username is obscene or otherwise objectionable or when a trademark owner complains about a username that does not closely relate to a user's actual name.

We retain the right to restrict, limit, or terminate account(s) for any reason at any time without prior notice.

Regarding Content You Provide

We may invite you to chat or participate in blogs, message boards, online forums, and other functionality and may provide you with the opportunity to create, submit, post, display, transmit, perform, publish, distribute, or broadcast content and materials to our Sites and/or to or via the Sites' forms, emails, chat agents, popups, including, without limitation, text, writings, video, audio, photographs, graphics, comments, suggestions, or personally identifiable information or other material (collectively "Contributions"). Any Contributions you transmit to Trading 4x4 will be treated as non-confidential and non-proprietary. When you create or make available a Contribution, you thereby represent and warrant that:

A. The creation, distribution, transmission, public display and performance, accessing, downloading, and copying of your Contribution does not and will not infringe the proprietary rights, including but not limited to the copyright, patent, trademark, trade secret, or moral rights of any third party; B. You are the creator and owner of or have the necessary licenses, rights, consents, releases, and permissions to use and to authorize Trading 4x4 and the Sites'

users to use your Contributions as necessary to exercise the licenses granted by you under this Agreement; C. You have the written consent, release, and/or permission of each and every identifiable individual person in the Contribution to use the name or likeness of each and every such identifiable individual person to enable inclusion and use of the Contribution in the manner contemplated by our Sites; D. Your Contribution is not obscene, lewd, lascivious, filthy, violent, harassing, or otherwise objectionable (as determined by Trading 4x4), libelous or slanderous, does not ridicule, mock, disparage, intimidate, or abuse anyone, does not advocate the violent overthrow of any government, does not incite, encourage, or threaten physical harm against another, does not violate any applicable law, regulation, or rule, and does not violate the privacy or publicity rights of any third party; E. Your Contribution does not contain material that solicits personal information from anyone under 18 or exploit people under the age of 18 in a sexual or violent manner, and does not violate any federal or state law concerning child pornography or otherwise intended to protect the health or well-being of minors; F. Your Contribution does not include any offensive comments that are connected to race, national origin, gender, sexual preference, or physical handicap; G. Your Contribution does not otherwise violate, or link to material that violates, any provision of this Agreement or any applicable law or regulation.

CONTRIBUTION LICENSE

By posting Contributions to any part of the Sites, or making them accessible to the Sites by linking your account to any of your social network accounts, you automatically grant, and you represent and warrant that you have the right to grant, to Trading 4x4 an unrestricted, unconditional, unlimited, irrevocable, perpetual, non-exclusive, transferable, royalty-free, fully-paid, worldwide right and license to host, use, copy, reproduce, disclose, sell, resell, publish, broadcast, retitle, archive, store, cache, publicly perform, publicly display, reformat, translate, transmit, excerpt (in whole or in part) and distribute such Contributions (including, without limitation, your image and voice) for any purpose, commercial, advertising, or otherwise, to prepare derivative works of, or incorporate into other works, such Contributions, and to grant and authorize sublicenses of the foregoing. The use and distribution may occur in any media formats and through any media channels. Such use and distribution license will apply to any form, media, or technology now known or hereafter developed, and includes our use of your name, company name, and franchise name, as applicable, and any of the trademarks, service marks, trade names and logos, personal and commercial images you provide. Company does not assert any ownership over your Contributions; rather, as between us and you, subject to the rights granted to us in this Agreement, you retain full ownership of all of your Contributions and any intellectual property rights or other proprietary rights associated with your Contributions. We will not use your contribution in a way that infringes on your rights and always process your personal information lawfully and with your consent.

Company has the right, in our sole and absolute discretion, to (i) edit, redact or otherwise change any Contributions, (ii) re-categorize any Contributions to place them in more appropriate locations or (iii) pre-screen or delete any Contributions that are determined to be inappropriate or otherwise in violation of this Agreement.

By uploading your Contributions to the Sites, you hereby authorize Company to grant to each end user a personal, limited, non-transferable, perpetual, non-exclusive, royalty-free, fully-paid license to access, download, print, and otherwise use your Contributions for their

internal purposes and not for distribution, transfer, sale, or commercial exploitation of any kind.

SUBMISSIONS

You acknowledge and agree that any questions, comments, suggestions, ideas, feedback, or other information about the Sites or the Company Services ("Submissions") provided by you to Trading 4x4 are non-confidential and the Company (as well as any designee of Trading 4x4) shall be entitled to the unrestricted use and dissemination of these Submissions for any purpose, commercial or otherwise, without acknowledgment or compensation to you.

PROHIBITED ACTIVITIES

You may not access or use the Sites for any other purpose other than that for which the Company makes it available. The Sites may not be used in connection with any commercial endeavors except those that are specifically endorsed or approved by the Company.

Prohibited activity includes, but is not limited to:

- attempting to bypass any measures of the Sites designed to prevent or restrict access to the Sites, or any portion of the Sites
- attempting to impersonate another user or person or using the username of another user
- criminal or tortious activity
- deciphering, decompiling, disassembling, or reverse engineering any of the software comprising or in any way making up a part of the Sites
- deleting the copyright or other proprietary rights notice from any Sites content
- engaging in any automated use of the system, such as using scripts to send comments or messages, or using any data mining, robots, or similar data gathering and extraction tools
- except as may be the result of standard search engine or Internet browser usage, using or launching, developing, or distributing any automated system, including without limitation, any spider, robot (or "bot"), cheat utility, scraper, or offline reader that accesses the Sites, or using or launching any unauthorized script or other software
- harassing, annoying, intimidating, or threatening any Trading 4x4 employees or agents engaged in providing any portion of the Company Services to you
- interfering with, disrupting, or creating an undue burden on the Sites or the networks or services connected to the Sites
- making any unauthorized use of the Company Services, including collecting usernames and/or email addresses of users by electronic or other means for the purpose of sending unsolicited email, or creating user accounts by automated means or under false pretenses
- selling or otherwise transferring your profile
- systematic retrieval of data or other content from the Sites to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from Trading 4x4
- tricking, defrauding, or misleading Trading 4x4 and other users, especially in any attempt to learn sensitive account information such as passwords
- using any information obtained from the Sites in order to harass, abuse, or harm another person

- using the Company Services as part of any effort to compete with Trading 4x4 or to provide services as a service bureau
- using the Sites in a manner inconsistent with any and all applicable laws and regulations

INTELLECTUAL PROPERTY RIGHTS

The content on the Sites ("Company Content") and the trademarks, service marks, and logos contained therein ("Marks") are owned by or licensed to Trading 4x4, and are subject to copyright and other intellectual property rights under the United States and foreign laws and international conventions. Sites content includes, without limitation, all source code, databases, functionality, software, website designs, audio, video, text, photographs, and graphics. All Company graphics, logos, designs, page headers, button icons, scripts, and service names are registered trademarks, common law trademarks, or trade dress of Trading 4x4 in the U.S. and/or other countries. Company trademarks and trade dress may not be used, including as part of trademarks and/or as part of domain names, in connection with any product or service in any manner that is likely to cause confusion and may not be copied, imitated, or used, in whole or in part, without the prior written permission of Trading 4x4.

Company Content on the Sites is provided to you "AS IS" for your information and personal use only and may not be used, copied, reproduced, aggregated, distributed, transmitted, broadcast, displayed, sold, licensed, or otherwise exploited for any other purposes whatsoever without the prior written consent of Trading 4x4. Provided that you are eligible to use the Sites, you are granted a limited license to access and use the Sites and the Company Content and to download or print a copy of any portion of the Company Content to which you have properly gained access solely for your personal, non-commercial use. Company reserves all rights not expressly granted to you in and to the Sites and Company Content and Marks.

THIRD PARTY WEBSITES AND CONTENT

The Sites contain (or you may be sent through the Sites or the Company Services) links to other websites ("Third Party Sites") as well as articles, photographs, text, graphics, pictures, designs, music, sound, video, information, applications, software, and other content or items belonging to or originating from third parties ("Third Party Content"). Such Third Party Sites and Third Party Content are not investigated, monitored, or checked for accuracy, appropriateness, or completeness by us, and we are not responsible for any Third Party Sites accessed through the Sites or any Third Party Content posted on, available through, or installed from the Sites, including the content, accuracy, offensiveness, opinions, reliability, privacy practices, or other policies of or contained in the Third Party Sites or the Third Party Content. Inclusion of, linking to, or permitting the use or installation of any Third Party Sites or any Third Party Content does not imply approval or endorsement thereof by us. If you decide to leave the Sites and access the Third Party Sites or to use or install any Third Party Content, you do so at your own risk, and you should be aware that our terms and policies no longer govern. You should review the applicable terms and policies, including privacy and data gathering practices, of any site to which you navigate from the Sites or relating to any applications you use or install from the site. Any purchases you make through Third Party Sites will be through other websites and from other companies, and Trading 4x4 takes no responsibility whatsoever in relation to such purchases which are exclusively between you and the applicable third party.

SITE MANAGEMENT

We reserve the right, but not the obligation, to:

- Monitor the Sites for violations of this Agreement;
- Take appropriate legal action against anyone who, in our sole discretion, violates the law or this Agreement, including without limitation, reporting such user to law enforcement authorities;
- In our sole discretion and without limitation, refuse, restrict access to, limit the availability of, or disable (to the extent technologically feasible) any of your Contributions or any portion thereof;
- In our sole discretion and without limitation, notice, or liability to remove from the Sites or otherwise disable all files and content that are excessive in size or are in any way burdensome to our systems;
- Otherwise manage the Sites in a manner designed to protect our rights and property and to facilitate the proper functioning of the Sites and the Company Services.

PRIVACY POLICY

We care about the privacy of our users. Please review the Company Privacy Policy. By using the Sites or the Company Services, you agree to be bound by our Privacy Policy, which is incorporated into this Agreement by reference. Please be advised the Sites and Company Services are hosted in the United States. If you access the Sites or Company Services from any other region of the world with laws or other requirements governing personal data collection, use, or disclosure that differ from applicable laws in the United States, then through your continued use of the Sites, you are transferring your data to the United States, and you expressly consent to have your data transferred to and processed in the United States.

COPYRIGHT INFRINGEMENTS

We respect the intellectual property rights of others. If you believe that any material available on or through the Sites infringes upon any copyright you own or control, please immediately notify us using the contact information provided below (a "Notification"). A copy of your Notification will be sent to the person who posted or stored the material addressed in the Notification. Please be advised that pursuant to applicable law you may be held liable for damages if you make material misrepresentations in a Notification. Thus, if you are not sure that material located on or linked to by the Sites infringes your copyright, you should consider first contacting an attorney.

TERM AND TERMINATION

This Agreement shall remain in full force and effect while you use the Sites or are otherwise a user or member of the Sites, as applicable. You may terminate your use or participation at any time, for any reason, by following the instructions for terminating user accounts in your account settings or by contacting us using the contact information below.

WITHOUT LIMITING ANY OTHER PROVISION OF THIS AGREEMENT, WE RESERVE THE RIGHT TO, IN OUR SOLE DISCRETION AND WITHOUT NOTICE OR LIABILITY, DENY ACCESS TO AND USE OF THE SITES AND THE COMPANY

SERVICES, TO ANY PERSON FOR ANY REASON OR FOR NO REASON AT ALL, INCLUDING WITHOUT LIMITATION FOR BREACH OF ANY REPRESENTATION, WARRANTY, OR COVENANT CONTAINED IN THIS AGREEMENT, OR OF ANY APPLICABLE LAW OR REGULATION, AND WE MAY TERMINATE YOUR USE OR PARTICIPATION IN THE SITES AND THE COMPANY SERVICES, DELETE YOUR PROFILE AND ANY CONTENT OR INFORMATION THAT YOU HAVE POSTED AT ANY TIME, WITHOUT WARNING, IN OUR SOLE DISCRETION.

In order to protect the integrity of the Sites and Company Services, Company reserves the right at any time in its sole discretion to block certain IP addresses from accessing the Sites and Company Services.

Any provisions of this Agreement that, in order to fulfill the purposes of such provisions, need to survive the termination or expiration of this Agreement, shall be deemed to survive for as long as necessary to fulfill such purposes.

YOU UNDERSTAND THAT CERTAIN STATES ALLOW YOU TO CANCEL THIS AGREEMENT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME PRIOR TO MIDNIGHT OF COMPANY'S THIRD BUSINESS DAY FOLLOWING THE DATE OF THIS AGREEMENT, EXCLUDING SUNDAYS AND HOLIDAYS. TO CANCEL, CALL A COMPANY CUSTOMER CARE REPRESENTATIVE DURING NORMAL BUSINESS HOURS USING THE CONTACT INFORMATION LISTING BELOW IN THIS AGREEMENT OR BY ACCESSING YOUR ACCOUNT SETTINGS. THIS SECTION APPLIES ONLY TO INDIVIDUALS RESIDING IN STATES WITH SUCH LAWS.

If Company terminates or suspends your account for any reason, you are prohibited from registering and creating a new account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party. In addition to terminating or suspending your account, Company reserves the right to take appropriate legal action, including without limitation pursuing civil, criminal, and injunctive redress.

MODIFICATIONS

To Agreement

Company may modify this Agreement from time to time. Any and all changes to this Agreement will be posted on the Sites and revisions will be indicated by date. You agree to be bound to any changes to this Agreement when you use the Company Services after any such modification becomes effective. Company may also, in its discretion, choose to alert all users with whom it maintains email information of such modifications by means of an email to their most recently provided email address. It is therefore important that you regularly review this Agreement and keep your contact information current in your account settings to ensure you are informed of changes. You agree that you will periodically check the Sites for updates to this Agreement and you will read the messages we send you to inform you of any changes. Modifications to this Agreement shall be effective after posting.

To Services

Company reserves the right at any time to modify or discontinue, temporarily or permanently, the Company Services (or any part thereof) with or without notice. You agree that Company shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Company Services.

DISPUTES

Between Users If there is a dispute between users of the Sites, or between users and any third party, you understand and agree that Company is under no obligation to become involved. In the event that you have a dispute with one or more other users, you hereby release Company, its officers, employees, agents and successors in rights from claims, demands and damages (actual and consequential) of every kind or nature, known or unknown, suspected and unsuspected, disclosed and undisclosed, arising out of or in any way related to such disputes and/or the Company Services.

With Company

A. Governing Law; Jurisdiction.

This Agreement and all aspects of the Sites and Company Services shall be governed by and construed in accordance with the internal laws of the Republic of Cyprus, without regard to conflict of law provisions. With respect to any disputes or claims not subject to informal dispute resolution or arbitration (as set forth below), you agree not to commence or prosecute any action in connection therewith other than in the courts located in Nicosia, Cyprus, and you hereby consent to, and waive all defenses of lack of personal jurisdiction and forum non conveniens with respect to, venue and jurisdiction in such courts.

Application of the United Nations Convention on Contracts for the International Sale of Goods is excluded from this Agreement. Additionally, application of the Uniform Computer Information Transaction Act (UCITA) is excluded from this Agreement. In no event shall any claim, action, or proceeding by you related in any way to the Sites or Company Services be instituted more than two (2) years after the cause of action arose.

For the purposes of this Agreement, "Trading 4x4" may refer to either a company or an individual acting in a personal capacity.

B. Informal Resolution.

To expedite resolution and control the cost of any dispute, controversy or claim related to this Agreement ("Dispute"), you and Company agree to first attempt to negotiate any Dispute (except those Disputes expressly provided below) informally for at least thirty (30) days before initiating any arbitration or court proceeding. Such informal negotiations commence upon written notice from one person to the other.

C. Binding Arbitration for Cyprus Law

If you and the Company are unable to resolve a Dispute through informal negotiations, either you or the Company may elect to have the Dispute (except those Disputes expressly excluded below) finally and exclusively resolved by binding arbitration. Any election to arbitrate by one party shall be final and binding on the other. **YOU UNDERSTAND THAT ABSENT THIS PROVISION, YOU WOULD HAVE THE RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL.**

The arbitration shall be commenced and conducted under the rules of the Cyprus Arbitration and Mediation Centre ("CAMC"), which are available on their website. The determination of whether a Dispute is subject to arbitration shall be governed by the Arbitration Law of Cyprus, Cap. 4, and determined by a court rather than an arbitrator. Your arbitration fees and

your share of arbitrator compensation shall be governed by the rules of the CAMC. If such costs are determined by the arbitrator to be excessive, the Company will pay all arbitration fees and expenses.

The arbitration may be conducted in person, through the submission of documents, by phone, or online. The arbitrator will make a decision in writing, but need not provide a statement of reasons unless requested by a party. The arbitrator must follow applicable law, and any award may be challenged if the arbitrator fails to do so. Except where otherwise required by the applicable CAMC rules or applicable law, the arbitration will take place in Nicosia, Cyprus.

Except as otherwise provided in this Agreement, you and the Company may litigate in court to compel arbitration, stay proceedings pending arbitration, or to confirm, modify, vacate, or enter judgment on the award entered by the arbitrator.

D. Restrictions.

You and Company agree that any arbitration shall be limited to the Dispute between Company and you individually. To the full extent permitted by law, (1) no arbitration shall be joined with any other; (2) there is no right or authority for any Dispute to be arbitrated on a class-action basis or to utilize class action procedures; and (3) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons.

E. Exceptions to Informal Negotiations and Arbitration.

You and Company agree that the following Disputes are not subject to the above provisions concerning informal negotiations and binding arbitration: (1) any Disputes seeking to enforce or protect, or concerning the validity of any of your or Company's intellectual property rights; (2) any Dispute related to, or arising from, allegations of theft, piracy, invasion of privacy or unauthorized use; and (3) any claim for injunctive relief. If this Section is found to be illegal or unenforceable then neither you nor Company will elect to arbitrate any Dispute falling within that portion of this Section found to be illegal or unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and you and Company agree to submit to the personal jurisdiction of that court.

CORRECTIONS

Occasionally there may be information on the Sites that contains typographical errors, inaccuracies or omissions that may relate to service descriptions, pricing, availability, and various other information. Company reserves the right to correct any errors, inaccuracies or omissions and to change or update the information at any time, without prior notice.

DISCLAIMERS

Company cannot control the nature of all of the content available on the Sites. By operating the Sites, Company does not represent or imply that Company endorses any blogs, contributions or other content available on or linked to by the Sites, including without limitation content hosted on third party websites or provided by third party applications, or that Company believes contributions, blogs or other content to be accurate, useful or non-harmful. We do not control and are not responsible for unlawful or otherwise objectionable content you may encounter on the Sites or in connection with any contributions. The Company is not responsible for the conduct, whether online or offline, of any user of the Sites or Company Services.

YOU AGREE THAT YOUR USE OF THE SITES AND COMPANY SERVICES WILL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, COMPANY, ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SITES AND THE COMPANY SERVICES AND YOUR USE THEREOF, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE SITES CONTENT OR THE CONTENT OF ANY WEBSITES LINKED TO OUR SITES AND ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY (A) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT AND MATERIALS, (B) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF OUR SITES, (C) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (D) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SITES OR COMPANY SERVICES, (E) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE WHICH MAY BE TRANSMITTED TO OR THROUGH OUR SITES BY ANY THIRD PARTY, AND/OR (F) ANY ERRORS OR OMISSIONS IN ANY CONTENT AND MATERIALS OR FOR ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE SITES. COMPANY DOES NOT WARRANT, ENDORSE, GUARANTEE, OR ASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OR OFFERED BY A THIRD PARTY THROUGH THE SITES OR ANY HYPERLINKED SITES OR FEATURED IN ANY BANNER OR OTHER ADVERTISING, AND COMPANY WILL NOT BE A PARTY TO OR IN ANY WAY BE RESPONSIBLE FOR MONITORING ANY TRANSACTION BETWEEN YOU AND THIRD-PARTY PROVIDERS OF PRODUCTS OR SERVICES. AS WITH THE PURCHASE OF A PRODUCT OR SERVICE THROUGH ANY MEDIUM OR IN ANY ENVIRONMENT, YOU SHOULD USE YOUR BEST JUDGMENT AND EXERCISE CAUTION WHERE APPROPRIATE.

LIMITATIONS OF LIABILITY

IN NO EVENT SHALL COMPANY OR ITS DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES, INCLUDING LOST PROFIT, LOST REVENUE, LOSS OF DATA OR OTHER DAMAGES ARISING FROM YOUR USE OF THE SITES OR COMPANY SERVICES, EVEN IF COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, COMPANY'S LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO COMPANY FOR THE COMPANY SERVICES DURING THE PERIOD OF 30 DAYS PRIOR TO ANY CAUSE OF ACTION ARISING.

CERTAIN STATE LAWS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

IF YOU ARE A CALIFORNIA RESIDENT, YOU WAIVE CALIFORNIA CIVIL CODE SECTION 1542, WHICH SAYS: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH, IF KNOWN BY HIM MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR."

INDEMNITY

You agree to defend, indemnify and hold Company, its subsidiaries, and affiliates, and their respective officers, agents, partners and employees, harmless from and against, any loss, damage,

liability, claim, or demand, including reasonable attorneys' fees and expenses, made by any third party due to or arising out of your contributed content, use of the Company Services, and/or arising from a breach of this Agreement and/or any breach of your representations and warranties set forth above. Notwithstanding the foregoing, Company reserves the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify Company, and you agree to cooperate, at your expense, with Company's defense of such claims. Company will use reasonable efforts to notify you of any such claim, action, or proceeding which is subject to this indemnification upon becoming aware of it.

NOTICES

Except as explicitly stated otherwise, any notices given to Company shall be given by email to the address listed in the contact information below. Any notices given to you shall be given to the email address you provided during the registration process, or such other address as each party may specify. Notice shall be deemed to be given twenty-four (24) hours after the email is sent, unless the sending party is notified that the email address is invalid. We may also choose to send notices by regular mail.

USER DATA

Our Sites will maintain certain data that you transfer to the Sites for the purpose of the performance of the Company Services, as well as data relating to your use of the Company Services. Although we perform regular routine backups of data, you are primarily responsible for all data that you have transferred or that relates to any activity you have undertaken using the Company Services. You agree that Company shall have no liability to you for any loss or corruption of any such data, and you hereby waive any right of action against Company arising from any such loss or corruption of such data.

ELECTRONIC CONTRACTING

Your use of the Company Services includes the ability to enter into agreements and/or to make transactions electronically. YOU ACKNOWLEDGE THAT YOUR ELECTRONIC SUBMISSIONS CONSTITUTE YOUR AGREEMENT AND INTENT TO BE BOUND BY AND TO PAY FOR SUCH AGREEMENTS AND TRANSACTIONS. YOUR AGREEMENT AND INTENT TO BE BOUND BY ELECTRONIC SUBMISSIONS APPLIES TO ALL RECORDS RELATING TO ALL TRANSACTIONS YOU ENTER INTO RELATING TO THE COMPANY SERVICES, INCLUDING NOTICES OF CANCELLATION, POLICIES, CONTRACTS, AND APPLICATIONS. In order to access and retain your electronic records, you may be required to have certain hardware and software, which are your sole responsibility.

MISCELLANEOUS

This Agreement constitutes the entire agreement between you and Company regarding the use of the Company Services. The failure of Company to exercise or enforce any right or provision of this Agreement shall not operate as a waiver of such right or provision. The section titles in this Agreement are for convenience only and have no legal or contractual effect. This Agreement operates to the fullest extent permissible by law. This Agreement and your account may not be assigned by you without our express written consent. Company may assign any or all of its rights and obligations to others at any time. Company shall not be responsible or liable for any loss, damage, delay or failure to act caused by any cause beyond Company's reasonable control. If any provision or part of a provision of this Agreement is unlawful, void or unenforceable, that provision or part of the provision is deemed severable from this Agreement and does not affect the validity and

enforceability of any remaining provisions. There is no joint venture, partnership, employment or agency relationship created between you and Company as a result of this Agreement or use of the Sites and Company Services. Upon Company's request, you will furnish Company any documentation, substantiation or releases necessary to verify your compliance with this Agreement. You agree that this Agreement will not be construed against Company by virtue of having drafted them. You hereby waive any and all defenses you may have based on the electronic form of this Agreement and the lack of signing by the parties hereto to execute this Agreement.

CONTACT US

In order to resolve a complaint regarding the Company Services or to receive further information regarding use of the Company Services, please contact Company as set forth below.

Email: support@trading4x4.com