

Retail Non-Deposit Investment Products

Bradesco Investments Inc. is registered with the United States Securities and Exchange Commission (SEC) and is a member firm of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). As such, Bradesco Investments Inc. is required to provide customers with certain disclosures before a new account is opened.

Broker dealer services are provided by Bradesco Investments Inc. and not by Bradesco Bank. Securities products purchased or sold in a transaction are:

- i. not insured by the Federal Deposit Insurance Corporation (FDIC),
- ii. not deposit or other obligations of Bradesco Bank and are not guaranteed by Bradesco Bank; and
- iii. subject to investment risks, including possible loss of the principal invested.

Bradesco Investments Inc. ("Bradesco Investments" or the "Firm") is a US broker dealer that provides services exclusively from the United States, registered with the United States Securities and Exchange Commission and is a member of FINRA ("Financial Industry Regulatory Authority") and SIPC ("Securities Investor Protection Corporation"). As such, certain disclosures are required by law. Please read this document carefully and retain it for future use. Should you have any questions about these disclosures, please contact your Financial Consultant or you might contact the Bradesco Investments compliance department at bicompliance@bradescobank.com.

NON-DEPOSIT INVESTMENTS PRODUCTS

Broker-dealer services are provided by Bradesco Investments Inc. and **not** by Bradesco Bank. Securities products purchased or sold in a transaction are:

- ✓ not insured by the Federal Deposit Insurance Corporation ("FDIC");
- ✓ not deposits or other obligations of Bradesco Bank and are not guaranteed by Bradesco Bank;
- ✓ subject to investment risks, including possible loss of the principal invested.

Investors should carefully consider their investment objectives and risks before investing. The price of a given security can go up or down based on market conditions and customers can lose money, including their original investment.

RECORDED COMMUNICATIONS

All electronic communications conducted using Bradesco Investments' approved communications platform(s) are the property of the Firm and subject to review. Users of the Firm's approved communications platforms acknowledge that the Firm monitors electronic communications sent via such platforms in accordance with its supervisory obligations under applicable regulations. Unless the law requires otherwise, you consent in advance to such recording and monitoring, and we do not need to remind you of these activities at the time of the communication.

ELECTRONIC DELIVERY CONSENT

When you use a Bradesco Investment' service, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless you withdraw your consent. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- Privacy policies and notices.
- Account Statements
- Other Account-related information
- Any other disclosures that we are required to provide

All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) mobile application, (3) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available. Your consent is effective until cancelled or revoked. You may withdraw your consent to receive communications in electronic form by sending an email to bicompliance@bradescobank.com.

Access to Documents and Disclosures

You may continue to view, download and/or print a copy of the account agreement and additional disclosures provided to you in connection with opening your account by visiting www.bradescobank.com.

You may also request to have a physical copy of these documents mailed to you by sending an email to digitalinvestments@bradescobank.com. These documents will be mailed at no charge, provided such request is made within a reasonable time from account opening.

VERIFICATION OF CUSTOMER IDENTITY

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person (or entity) opening an account. What this means for you: When you open an account, we will ask for your name (and/or entity name), address or principal place of business, date of birth (and/or date and place of corporate formation) and other information such as a taxpayer identification number and/or employer identification number so that we may confirm your identity. We will request corporate organizational documentation (such as certified articles of incorporation, trust documents, partnership agreement, etc.) and government issued business licenses that will allow us to identify you. We may also ask to see photo identification for individual account holders or control persons and/or authorized traders on an account. This may include among others: government issued identification such as a passport, driver's license or other identifying documents. Bradesco Investments may also conduct non-documentary verification by performing background checks and/or obtaining information from consumer information bureaus and public or vendor databases to help confirm certain information provided by you in connection with this account application. Additionally, the applicant and its control persons and beneficial owners will be verified by searching the United States Treasury Department's Office of Foreign Assets Control list of Specifically Designated Nationals and Blocked Persons. Bradesco Investments may check references with other financial institutions. Please be advised that if you do not provide the requested verification information or if your identity cannot be verified, Bradesco Investments may be required to close your account. All information provided is confidential as outlined in our Privacy Policy.

FINRA PUBLIC DISCLOSURE PROGRAM

FINRA's Board of Governors has adopted a BrokerCheck Program that provides information about FINRA member firms and the professional background of persons associated with FINRA members. Information in the BrokerCheck system is available by dialing the FINRA BrokerCheck Hotline toll free at 800-289-9999. Also, you may visit BrokerCheck at www.finra.org/brokercheck. You may contact FINRA or visit the FINRA website at www.finra.org for a brochure describing the BrokerCheck program.

To check Bradesco Investments background at <https://brokercheck.finra.org/firm/summary/19453>. You can also visit www.investor.gov where you can find additional tools and information. There you can also search review your brokers background and qualifications.

SECURITIES INVESTOR PROTECTION CORPORATION (SIPC)

Bradesco Investments is a member of the Securities Investor Protection Corporation ("SIPC"). You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC at:

Securities Investor Protection Corporation
1667 K St. N.W., Suite 1000
Washington, DC 20005-2215
Tel.: (202) 371-8300
Fax: (202) 223-1679
Web Site: www.sipc.org

CUSTOMER COMPLAINTS

Any customer complaints should be directed in writing to the Chief Compliance Officer of Bradesco Investments at 3011 Ponce de Leon Blvd PH1 Coral Gables, FL 33134, by calling 305-523-6536 or sending an email to bicompliance@bradescobank.com.

DISCLOSURE OF FINANCIAL CONDITION

Any bona fide regular customer of Bradesco Investments, upon request, may view our most recent statement of financial condition (balance sheet). Should you desire to view our most recent balance sheet, please notify our Chief Financial Officer of Bradesco Investments at 3011 Ponce de Leon Blvd PH1 Coral Gables, FL 33134 or by calling 305-789-7000.

PRIVACY POLICY

Bradesco Investments is committed to safeguarding the confidential information of our clients. Our policy with respect to your personal information is attached to this Application and Agreement and also appears on our website at <https://bradescobank.com/en/privacy-and-cookies/>

BUSINESS CONTINUITY PLAN

Bradesco Investments has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will maintain flexibility in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption, you cannot contact us as you usually do by contacting your regular representative, or contacting our main office at 305-789-7000, you should go to our website at www.bradescobank.com (the "Website") for additional information.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 6-12 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and recover and resume business within 24 hours. In either situation, we plan to continue in business and notify you through our website. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our business continuity plan, you can contact us at 305-789-7000.

INACTIVE ACCOUNTS

If your account becomes inactive for a period of time exceeding the guidelines specified by the applicable state laws and we are unable to contact you, your account balances may be transferred to a state unclaimed property administrator.

RESTRICTIONS ON ACCOUNT

You understand that Bradesco Investments in its commercially reasonable discretion, may restrict or prohibit trading of securities or other property in your accounts; provided however, Bradesco Investments provides notice giving details of such restriction.

ACCOUNT CLOSURE

You understand that Bradesco Investments in its commercially reasonable discretion may decide to close your account; provided however, Bradesco Investments provides prior written notice of account closure intent.

SELF-DIRECTED ACCOUNTS

These additional terms and conditions supplement any other documents governing the opening and use of a self-directed account for which you will make all investment decisions yourself and the Firm will not provide any advice, guidance or recommendations. Bradesco Investments digital accounts (opened through a digital journey and/or T1M accounts with Pershing) are self-directed accounts and any accounts for which transactions are entered through a digital process by the client are considered self-directed accounts. Unless otherwise defined herein, defined terms have the same meaning as set forth in such other documents. By the opening of the account, you acknowledge and agree that:

All orders entered by you will be considered to be unsolicited, meaning your decision to buy or sell any securities was based on your own evaluation of the merits of each investment taking into account your personal financial situation, your investment objectives and your risk tolerance. Bradesco Investments has no responsibility and will not review your or your Authorized User's trading decisions or in any way review, monitor or supervise the suitability of the investments in your account. Bradesco Investments will not have any duty to inquire into the authority of the Authorized User to engage in transactions or investment strategies or to monitor the terms of any oral or written agreement between you and the Authorized User. All decisions relating to Your investment or trading activity shall be made solely by you or an Authorized User.

In the event you use the Website, the information, or the links included on the Website to gain access to other websites which are not under the control of Bradesco Investments, the Firm shall not be responsible for the contents of any linked website, any links contained in any linked website or changes or updates to such websites. Such links may be provided only as a convenience to you, and Bradesco Investments has not tested any software or verified any information found at such sites. The fact that a link to another site may be provided does not signify an endorsement of the site or its contents by the Firm.

Transactions in investments may be subject to federal, state and/or estate taxes. Consult with your own qualified professional specific to your own circumstances. Bradesco Investments and its affiliates do not provide legal, tax, or accounting to you.

Bradesco Investments does not allow what is commonly referred to as “day trading” which is the practice of purchasing and selling (or selling and purchasing) the same security within one day’s trading. You and your Authorized User(s) agree that the Account will not be used to conduct day trading.

Bradesco Investments shall have no responsibility for any errors in submission or transmission of orders by you or any Authorized User. You shall be responsible for payment/settlement of all transactions resulting from executions of orders (including partial executions), regardless (i) of any delay in transmission or receipt of a transaction confirmation or execution report and (ii) whether You or any Authorized User received an electronic acknowledgement of the order executed online via the Website.

Funds must be in the Account and fully cleared in order for Your or any Authorized User’s order to be accepted.

System response and account access times, as well as all communication through the worldwide computer network, are subject to backlogs, interruptions or delays, which may prevent or impair the sending of orders or the receipt of updated information, which also may pose a risk to investors. Neither Bradesco Investments, nor any affiliated entity of Bradesco Investments, nor any of their directors, officers, owners, employees or other representatives shall be liable to you or anyone else for any inaccuracy, error, omission, interruption, untimeliness, incompleteness, deletion, defect, alteration or use of any content in the Website.

LANGUAGE DISCLAIMER

Documents disclosed or made available through Bradesco Investments may be produced in English, Spanish and Portuguese versions. Spanish and Portuguese versions are only made available as a courtesy to the client and for reference purposes. In the event of any inconsistency between English and Spanish or English and Portuguese versions, as the case may be, English version shall prevail for all purposes.

INVESTING IN THE US

Nothing here should be understood as an offer of direct intermediation or solicitation of services addressed to investors in foreign jurisdictions where prior regulatory authorization is required. Although information on this Website is reviewed, data is not guaranteed as to accuracy or completeness and the statements, opinions, and/or data expressed on this Website is subject to change without notice, including based on market and other conditions. In all cases, prospective investors should make their own inquiries and conduct their own investigation and analysis of the information contained in this Website including the merits and risks involved and the legality and tax consequences of such an investment.

Assets traded through Bradesco Investments are denominated in US dollars. When an investment is denominated in a currency other than the investor's currency, changes in exchange rates may have an adverse effect on the value, price or income derived from the investment. Bradesco Investments do not provide legal or tax advice.

MARKET VOLATILITY DISCLOSURE

Delays

In a fast-moving market, attempts to cancel an existing order and replace it with a new one may result in the execution of duplicate orders. In such situations, customers are wholly responsible for both executions and any resulting losses. High volumes of trading at the market opening or intra-day may cause delays in execution and executions at prices significantly away from the market price quoted or displayed at the time the order was entered. Market Makers may execute orders manually or reduce their size guarantees during periods of volatility, resulting in possible delays in order execution and losses. Using limit orders is highly recommended in order to avoid executions at prices significantly different from the prices quoted at the time of order entry.

Quotes

In times of high market volatility, significant price discrepancies may exist between the quote (real time or delayed) received by the customer and the price at which the trade is executed. In addition, the number of shares available at a certain price (known as the size of a quote) may change rapidly, affecting the likelihood of a quoted price being available to the customer. Enhanced risk exists in this market environment for investors who employ short-term strategies such as day trading.

Types of Orders

We are required to execute a market order fully and promptly without regard to price. While a customer may receive a prompt execution of a market order, the execution may be at a price significantly different from the current quoted price of that security. Limit orders will be executed only at a specified price or better. While the customer receives price protection, there is the possibility that the order will not be executed. When placing market orders for initial public offering (IPO) securities trading in the secondary market, particularly those that trade at a much higher price than their offering price, or in "hot stocks" (those that have recently traded for a period of time under what is known as "fast market conditions," in which the price of the security changes so quickly that quotes for a stock do not keep pace with the trading price of the stock), customers' risk of receiving an execution substantially away from the market price at the time they place the order may be significantly reduced if they also include a cap (or floor) with the order above (or below) which the order is not to be executed, by placing a limit order.

Access

Customers may suffer market losses during periods of volatility in the price and volume of a particular stock when systems problems result in inability to place buy or sell orders. Customers trading on-line may have difficulty accessing their accounts due to high Internet traffic or because of systems capacity limitations. When on-line trading has been disabled or is not available because of systems limitations, customers may have difficulty reaching account representatives on the telephone during periods of high volume. While every effort is made to ensure the availability of electronic systems and brokers, no guarantee of access can be made during periods of exceptionally heavy activity. In addition, system response and account access times may vary or service may be interrupted due to other conditions, including system performance, Internet traffic levels and other factors.

FACTS

WHAT DOES BRADESCO INVESTMENTS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Passport, Driver's License, other identification and Tax Identification number ■ Account balances, holdings, expected transactional and wire transfer activity ■ Employment status and income
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bradesco Investments chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bradesco Investments share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 305-789-7000 for additional information or • Visit us online: https://www.bradescobank.com/opt-out-form.html <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 305-789-7000 or go to https://www.bradescobank.com/privacy-and-security.html
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Who we are

Who is providing this notice?	Bradesco Investments, Inc.
What we do	
How does Bradesco Investments protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.</p>
How does Bradesco Investments collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or seek advice about your investments ■ Direct us to buy securities or to sell your securities ■ Provide account documentation, identification or income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your credit worthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account - unless you direct us otherwise in writing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as BradescoBank, Banco Bradesco S.A and Bradesco Global Advisors.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Bradesco Investments Inc. does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Bradesco Investments Inc. does not jointly market.</i>
Other important information	
<p>California Residents. California laws place additional limits on sharing information about their residents. We will not share information we collect about you with our family of companies and non-affiliated third parties, except as permitted by law. We also send California residents a separate notice for additional choices.</p>	
<p>North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law.</p>	

TERMS OF USE

These Terms of Use (“Terms”) govern your use, access, and management of the digital platforms owned and operated by us and your use of the products, services, and software made available to you on the Digital Platforms and certain third party digital platforms, as determined by us from time to time, including the products and services governed by the terms contained in any exhibits or addenda attached hereto (the “Services”). These Terms are in addition to any agreement between you and us unless otherwise specified. The words “you”, “your” and “yours” refer to you as the user of the Services. The words “us”, “our” and “ours” refers to Bradesco Investments Inc.

Please carefully read this document and print a copy for your reference. You may refer back to it at any time by accessing the Terms and Conditions tab within the Digital Platform that you are accessing.

BY ENROLLING, ACCESSING AND USING THE SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, AND AGREE TO BE BOUND BY THESE TERMS, INCLUDING OUR PRIVACY POLICY, THE “ESIGN AND ELECTRONIC DELIVERY CONSENT”, “DISPUTE RESOLUTION (WITH BINDING ARBITRATION)” AND OTHER REGULATORY DISCLOSURES. IF YOU DO NOT AGREE TO ANY OF THESE TERMS (INCLUDING ANY TERMS OF THE PRIVACY POLICY), YOU MAY NOT ACCESS OR USE THE SERVICES OR ANY PORTION THEREOF.

We may amend or modify the Terms at any time by posting the Terms on the Digital Platforms. We will notify our users of our updated Terms by e-mail, notice on the Digital Platforms, or similar means. The revised Terms shall be effective on the date posted but will not apply retroactively. Your continued access to or use of the Digital Platforms or Services after posting of revised Terms constitutes your acceptance of the revised Terms. If you do not agree to the revisions, your sole and exclusive remedy is to terminate your use of the Services.

Service Providers and use of Third Parties

Some of the Services provided by us are made available to you by our affiliates or in partnership with third party service providers. Your use of such services may be subject to a separate user agreement between you and us and/or you and such third-party service provider, and any additional disclosures on the Digital Platforms relating to such Services.

Securities Trading and Brokerage Services.

Through the Digital Platforms, we provide users with an array of Services, including securities trading and brokerage services. We are a broker/dealer registered with the US Securities and Exchange Commission and member of Financial Industry Regulatory Authority, Inc. (“FINRA”) and [SIPC](#), in partnership with our clearing brokers (“Clearing Firms”). All brokerage accounts are self-directed and users are responsible for all investment decisions. We do not provide individual investment advice or recommend any particular security or transaction. Your brokerage account may only receive funds, as applicable, from your payment account with Bradesco Bank. All funds redeemed from your brokerage accounts may also be transferred to your payment account with Bradesco Bank, as applicable. We may remove or replace the Clearing Firms at any time subject to the terms agreed by us and the Clearing Firms. You hereby declare and acknowledge that all transfers from your payment account to your brokerage account/investment account shall have the purpose and nature of investing in securities. By using such Services and agreeing to these Terms, you also agree to be bound by the following user agreements between you and us and you and the respective Clearing Firm, and acknowledge the following disclosures:

- Customer Account Agreement
- SIPC and Account Protection
- FINRA Brokercheck Program Disclosure
- Form CRS Customer Relationship Summary

Service Availability

We cannot guarantee that the Service will be available at all times. We will make reasonable efforts to maintain the Service. However, we do not warrant that: (a) the Service will function uninterrupted, secure or available at any particular time or location or that the results that may be obtained from the use of the Service will be accurate or reliable; (b) any errors or defects will be corrected; (c) the Service is free of viruses or other harmful components; or (d) the results of using the Service will meet your requirements. Use of the Service is at your own risk. We reserve the right, in our sole discretion and without any obligation, to modify, improve, discontinue or correct any errors or omissions in any portion of the Service or any portion thereof at any time without notice.

By using the Service, you agree that we are not responsible for any losses resulting from your use and acknowledge the following risks: (1) Internet or wireless access may be delayed or interrupted, or may be unavailable; (2) data transmitted through the internet or wireless access may be intercepted by unauthorized persons; (3) your failure to physically secure your electronic device or to protect your passwords can result in unauthorized access to your account(s); (4) the accuracy and timeliness or completeness of data transmitted through the internet or wireless access cannot be guaranteed, and you are responsible for setting the cache settings on your browser to ensure you are receiving the most recent data; and (5) response times may be delayed by market volatility, volume or systems capacity.

Eligibility Criteria

The Services are available only to individuals aged 18 years or older. Any access to or use of the Digital Platforms and the Services by anyone under 18 is unauthorized, unlicensed, and in violation of these Terms. By accessing or using the Digital Platforms and the Services, you represent and warrant that you are 18 or older. We reserve the right, in our sole and absolute discretion, to deny you access to the Services, or any portion of the Services, including by closing or disconnecting your account. Subject to applicable law, we will take reasonable steps to notify you if access to the Services is denied.

International Use

The Services provided by us are offered only in jurisdictions where it is legal to do so. The availability of the Service over the Internet is not a solicitation for, or offering of, Services to any person in any jurisdiction where such solicitation or offering is illegal. We reserve the right to limit the availability of the Service to any person, geographic area, or jurisdiction, at any time and in our sole discretion. If you are located in a country embargoed by the United States or if you are on the U.S. Treasury Department's list of Specially Designated Nationals, you will not engage in commercial activities on or through the Service.

If you access the Services from outside of the United States, you do so at your own risk. Whether inside or outside of the United States, you are solely responsible for complying with all laws, rules and regulations that are now or hereinafter promulgated by any government authority or agency that govern or apply to the operation and use of the Services. Without limiting the generality of the foregoing, you shall comply with such restrictions and not export or re-export any of the Content (as defined below) to countries or persons prohibited under the export control laws of the United States. You are prohibited from any use of the

Services that would constitute an illegal offense, give rise to liability or otherwise violate any applicable local, state, national or international law or regulation.

Prohibited Uses

You may not:

- Use the Services for any illegal purpose, or any other purpose not permitted in these Terms;
- Use the Services or the Content or features for any commercial purpose;
- Modify, copy, adapt or translate any part of the Service without our written permission;
- Reverse-engineer, decompile, create derivative works of, modify, disrupt, otherwise tamper or disassemble the technology we use to provide the Services or otherwise attempt to obtain our source code;
- Bypass, modify, defeat, reverse-engineer, disassemble, tamper with or circumvent any of the security features of the Services, including altering any digital rights management functionality of the Services;
- Impersonate another person or entity, misrepresent your affiliation with a person or entity, or use a false identity;
- Use the login information of another person, unless they have specifically authorized you to do so;
- Assist or encourage any third party in engaging in any activity restricted by these Terms;
- Collect, manually or through an automatic process, information about other users or our Service;
- Submit false or misleading information to us or post User Content that infringes on a third party's intellectual property;
- Use our name or trademarks in any manner without our prior written permission;
- Remove or alter any copyright, trademark or other proprietary notice contained on the Service;
- Engage in any activity that interferes with any third party's ability to use or enjoy, or our ability to provide the Service;
- Interfere with or damage the Service or our servers through the use of viruses, cancel bots, Trojan horses, harmful code, flood pings, denial of service attacks, packet or IP spoofing, forged routing or electronic mail address information, or similar methods or technology;
- “Deep link” or frame, inline link or mirror any part of the Service without our written permission; or Engage, directly or indirectly, in transmission of “spam,” chain letters, junk mail or any other type of unsolicited solicitation.

Links To Other Web Sites; Third Party Representations

Our Service may contain links to third-party websites and resources that are not owned or controlled by us. These links are provided solely as a convenience to you. Because we have no control over such websites and resources, you acknowledge and agree that we are not responsible for the availability of such external sites or resources. We do not endorse and are not liable for any content, advertising, products, or other materials on or available through such websites or resources. You further acknowledge and agree that we shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be

caused by or in connection with use of or reliance on any such content, or services available on or through any such websites or resources.

Registration for the Service

Registering for an account with us by providing the information requested will give you access to certain parts of the Service subject to the applicable Additional Agreements incorporated herein. Some portions of the Service require you to provide additional personal information (for example, name, age, contact information, date of birth, Social Security number) before you can access their features. Registering for an account is optional, as is providing additional personal information to access additional Services. However, if you do not provide the information requested, you will not be able to access certain features of the Service. You agree that the information that you provide to us upon registration and at all other times will be accurate, current and complete. You agree to maintain and update this information on a biannual basis. Failure to do so constitutes a breach of these Terms, which may result in termination of your account on the Service. You may not register an account for anyone but yourself. You agree not to misrepresent your identity, your personal information or your third party account information.

Disclaimer of Warranties

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