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1. THIS AGREEMENT This Agreement sets out the terms and conditions on which You may access and use the Site and all services provided on, through or by the Site, including the facility for all Users to post, submit, subscribe to view content, as well as new features and services which may be introduced from time to time, and related technology (together, the "Services"). Finlocity reserves the right to modify the terms of this Agreement at any time by placing the revised terms on this website and in the case of material changes You will be notified by email to the email address of record in Your Account. Your continued use of the Services following the posting of the revised terms on this website, or the passage of fifteen (15) business days from the time of such posting, shall be deemed to constitute Your acceptance of such modification. If You do not agree to such modification, You should cease all use of the Site and the Services. Finlocity Community, LLC 1/3/2019

2. CONDITIONS AND RESTRICTIONS OF USE 2.1 User Eligibility You may not set up an account on the Site if You are under the age of 18 or if You have been banned, suspended or had an account removed from the network by Finlocity for any reason. If You set up an account, You are representing and warranting that You are at least 18 years of age. You may not have more than one account. You may not sell or otherwise transfer Your account to another party.

2.2 Registration and User Information In order to use or access the Services, You are required to set up Your account by completing the registration process which requires You to provide Your Data. In providing such data, You represent and warrant that: (a) the information about Yourself is true, current, and complete, (b) You will maintain and promptly update Your Data to keep it true, current and complete; and (c) You will maintain the security of Your password and identification. You agree to accept all risks of unauthorised access, not directly caused by Finlocity negligence, to Your account. If You provide inaccurate information, Finlocity has the right to suspend or terminate Your account at any time. Finlocity will collect information about Your use of the Services, including the Channels Summits, webinars and/or Content You choose to view. When You attend or view Content in a Channel, You will automatically be subscribed to that Channel. Finlocity will use and reuse Your Data and information about Your viewing patterns subject to the Finlocity Privacy Policy. This use may involve sharing Your Data and other information about Your viewing patterns with the owners of Channels, or the Sponsors of Summits, webinars or other Content, to which You subscribe, subject to compliance with the provisions of the Privacy Policy and the requirements of applicable law.

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2.6 Term and Termination This Agreement commences when accepted by You and has an Initial Term of three (3) months. Upon expiration of the initial term and each subsequent term, this Agreement will automatically renew for successive renewal terms in equal duration to the initial term unless You terminate this Agreement by providing written notice to Finlocity at least 60 days prior to the end of the then-current term, or as otherwise stated below. Finlocity may terminate Your account and/or suspend Your access to the Services should You fail to comply with the terms and conditions contained in this Agreement or any other guidelines and rules published by Finlocity. Finlocity further reserves the right to terminate or suspend Your account with or without cause in Finlocity's sole discretion without prior notice. Termination or suspension of Your account does not terminate this Agreement. Should Finlocity choose to terminate this Agreement, such termination does not constitute a waiver of any of Finlocity's rights under this Agreement or under applicable law. **THE FOLLOWING CLAUSES 2.7 TO 3, INCLUSIVE, APPLY ONLY TO USERS WHO ARE PRESENTERS**

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