

## **TERMS AND CONDITIONS OF BEFIT4US**

Last revision: June 24, 2018

PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE USING THIS APP AND WEBSITE.

The following Terms and Conditions govern and apply to your use of or reliance upon this app and website maintained by BEFIT4US LTD.

Your access or use of the App/Website indicates that you have read, understand and agree to be bound by these Terms and Conditions and any other applicable laws, statues and/or regulations. We may change these Terms and Conditions at any time without notice, effective upon its posting to the App/Website. Your continued use of the App/Website will be considered your acceptance to the revised Terms and Conditions.

### **1) AGE RESTRICTION**

You must be at least sixteen (16) years of age to use this App/Website or any services contained herein. Your access or use of this App/Website indicates your representation that you are at least sixteen (16) years of age. We assume no responsibility or liability for any misrepresentation of your age.

### **2) INTELLECTUAL PROPERTY**

All intellectual property on the App/Website (except for User Generated Content, as defined below) is owned by us or our licensors, which includes materials protected by copyright, trademark, or patent laws. All trademarks, service marks and trade names are owned, registered and/or licensed by us. All content on the App/Website (except for User Generated Content, as defined below), including but not limited to text, software, code, designs, graphics, photos, sounds, music, videos, applications, interactive features and all other content is a collective work under British and other copyright laws and is the proprietary property of the Company; All rights reserved.

### **3) USE OF COMPANY MATERIALS**

We may provide you with certain information as a result of your use of the App/Website including, but not limited to, documentation, data, or information developed by us, and other materials which may assist in the use of the App/Website or Services ("Company Materials"). The Company Materials may not be used for any other purpose than the use of this App/Website and the services offered on the App/Website. Nothing in these Terms of Use may be interpreted as granting any license of intellectual property rights to you.

### **4) USER GENERATED CONTENT**

"User Generated Content" is communications, materials, information, data, opinions, photos, profiles, messages, notes, website links, text information, music, videos, designs, graphics, sounds, and any other content that you and/or other App/Website users post or otherwise make available on or through the App/Website, except to the extent the content is owned by us.

### **5) ACCOUNT AND ACCOUNT USE**

If your use of the App/Website requires an account identifying you as a user of the App/Website (an "Account"):

- a) You are solely responsible for your Account and the maintenance, confidentiality and security of your Account and all passwords related to your Account, and any and all activities that occur under your Account, including all activities of any persons who gain access to your Account with or without your permission;
- b) You agree to immediately notify us of any unauthorized use of your Account, any service provided through your Account or any password related to your Account, or any other breach of security with respect to your Account or any service provided through it, and you agree to provide assistance to us, as requested, to stop or remedy any breach of security related to your Account, and
- c) You agree to provide true, current, accurate and complete customer information as requested by us from time to time and you agree to promptly notify us of any changes to this information as required to keep such information held by us current, complete and accurate.

## 6) PAYMENT

When you make a purchase on the App/Website, you agree to provide a valid instrument to make a payment. Pay attention to the details of the transaction, as your total price may include taxes, fees, and shipping costs, all of which you are responsible for.

When you provide a payment instrument to us, you confirm that you are permitted to use that payment instrument. When you make a payment, you authorize us (and our designated payment processor) to charge the full amount to the payment instrument you designate for the transaction. You also authorize us to collect and store that funding instrument, along with other related transaction information.

If you pay by credit or debit card, we may obtain a pre-approval from the issuer of the card for an amount as high as the full price. If you cancel a transaction before completion, this pre-approval may result in those funds not otherwise being immediately available to you.

We may cancel any transaction if we believe the transaction violates these Terms, or if we believe doing so may prevent financial loss.

In order to prevent financial loss to you or to us, we may contact your funding instrument issuer, law enforcement, or affected third parties (including other users) and share details of any payments you are associated with, if we believe doing so may prevent financial loss or a violation of law.

Payment for any on-going services is billed automatically until notification that you would like to terminate your access to the services.

## 7) ACCEPTABLE USE

You agree not to use the App/Website for any unlawful purpose or any purpose prohibited under this clause. You agree not to use the App/Website in any way that could damage the App/Website, the services or the general business of BEFIT4US LTD.

You further agree not to use and/or access the App/Website:

- a) To harass, abuse, or threaten others or otherwise violate any person's legal rights;
- b) To violate any intellectual property rights of us or any third party;
- c) To upload or otherwise disseminate any computer viruses or other software that may damage the property of another;
- d) To perpetrate any fraud;
- e) To engage in or create any unlawful gambling, sweepstakes, or pyramid scheme;
- f) To publish or distribute any obscene or defamatory material;
- g) To publish or distribute any material that incites violence, hate or discrimination towards any group;
- h) To unlawfully gather information about others.

#### 8) AFFILIATE MARKETING & ADVERTISING

We, through the App/Website and its services, may engage in affiliate marketing whereby we receive a commission on or percentage of the sale of goods or services on or through the App/Website. We may also accept advertising and sponsorships from commercial businesses or receive other forms of advertising compensation.

#### 9) PRIVACY INFORMATION

Through your use of the App/Website, you may provide us with certain information. By using the App/Website, you authorize us to use your information in the United Kingdom and any other country where We may operate.

When you register for an account, you provide us with a valid email address and may provide us with additional information, such as your name and/or billing information. Depending on how you use our App/Website, we may also receive information from external applications you use to access our App/Website, or we may receive information through various web technologies, such as cookies, log files, clear gifs, web beacons or others.

We use the information gathered from you to ensure your continued good experience on our App/Website, including through email communication. We may also track certain of the passive information received to improve our marketing and analytics, and for this, we may work with third-party providers.

If you would like to disable our access to any passive information we receive from the use of various technologies, you may choose to disable cookies in your web browser. Please be aware that we will still receive information about you that you have provided, such as your email address.

If you choose to terminate your account, we will store information about you for a reasonable period of time to be determined by us in accordance with applicable federal and provincial laws. After this period, all information about you will be deleted.

#### 10) SALE OF GOODS/SERVICES

We may sell goods or services or allow third parties to sell goods or services on the App/Website. We undertake to be as accurate as possible with all information regarding the goods and services, including product descriptions and images. However, we do not guarantee the accuracy or reliability

of any product information and you acknowledge and agree that you purchase such products at your own risk.

#### 11) SHIPPING/DELIVERY/RETURN POLICY

You agree to ensure payment for any items you may purchase from us and you acknowledge and affirm that prices are subject to change. When purchasing a physical good, you agree to provide us with a valid email and shipping address, as well as valid billing information. We reserve the right to reject or cancel an order for any reason, including errors or omissions in the information you provide to us. If we do so after payment has been processed, We will issue a refund to you in the amount of the purchase price. We also may request additional information from you prior to confirming a sale and we reserve the right to place any additional restrictions on the sale of any of our products. You agree to ensure payment for any items you may purchase from us and you acknowledge and affirm that prices are subject to change. For the sale of physical products, we may preauthorize your credit or debit card at the time you place the order or we may simply charge your card upon shipment. You agree to monitor your method of payment. Shipment costs and dates are subject to change from the costs and dates you are quoted due to unforeseen circumstances.

For any questions, concerns, or disputes, you agree to contact us in a timely manner at the following:

[sales@benefit4us.com](mailto:sales@benefit4us.com)

#### 12) REVERSE ENGINEERING & SECURITY

You may not undertake any of the following actions:

- a) Reverse engineer, or attempt to reverse engineer or disassemble any code or software from or on the App/Website;
- b) Violate the security of the App/Website through any unauthorized access, circumvention of encryption or other security tools, data mining or interference to any host, user or network.

#### 13) DATA LOSS

We are not responsible for the security of your Account or Content. Your use of the App/Website is at your own risk.

14) You defend and indemnify BEFIT4US LTD and any of its affiliates and hold us harmless against any and all legal claims and demands, including reasonable attorney's fees, which may arise from or relate to your use or misuse of the App/Website, your breach of these Terms and Conditions, or your conduct or actions. We will select our own legal counsel and may participate in our own defence, if we wish to so.

#### 15) SPAM POLICY

You are strictly prohibited from using the App/Website or any of our services for illegal spam activities, including gathering email addresses and personal information from others or sending any mass commercial emails.

## 16) VARIATION

To the extent any part or sub-part of these Terms and Conditions is held ineffective or invalid by any court of law, the prior, effective version of these Terms and Conditions be considered enforceable and valid to the fullest extent.

## 17) SERVICE INTERRUPTIONS

We may need to interrupt your access to the App/Website to perform maintenance or emergency services on a scheduled or unscheduled basis. You agree that your access to the App/Website may be affected by unanticipated or nonscheduled downtime, for any reason, but that we will have no liability for any damage or loss caused as a result of such downtime.

## 18) TERMINATION OF ACCOUNT

We may, in our sole discretion, suspend, restrict or terminate your Account and your use of the App/Website, effective at any time, without notice to you, for any reason, including because the operation or efficiency of the App/Website or our or any third party's equipment or network is impaired by your use of the App/Website, any amount is past due from you to us, we have received a third party complaint which relates to your use or misuse of the App/Website, or you have been or are in breach of any term or condition of these Terms and Conditions. We will have no responsibility to notify any third party, including any third party providers of services, merchandise or information, of any suspension, restriction or termination of your access to the App/Website.

## 19) NO WARRANTIES

Your use of the App/Website is at your sole and exclusive risk and any services provided by us are on an "as is" basis. We disclaim any and all express or implied warranties of any kind, including, but not limited to the implied warranty of fitness for a particular purpose and the implied warranty of merchantability. We make no warranties that the App/Website will meet your needs or that the App/Website will be uninterrupted, error-free, or secure. We also make no warranties as to the reliability or accuracy of any information on the App/Website or obtained through the Services. Any damage that may occur to you, through your computer system, or as a result of loss of your data from your use of the App/Website is your sole responsibility and we are not liable for any such damage or loss.

## 20) LIMITATION ON LIABILITY

We are not liable for any damages that may occur to you as a result of your use of the App/Website, to the fullest extent permitted by law. The maximum liability of BEFIT4US LTD arising from your use of the App/Website is limited to the greater of one hundred (\$100) US Dollars or the amount you paid to BEFIT4US LTD in the last six (6) months. This applies to any and all claims by you, including, but not limited to, lost profits or revenues, consequential or punitive damages, negligence, strict liability, fraud, or torts of any kind.