

Terms & Conditions

Using PIFSL's Website

Page International Financial Services Limited Web Usage Agreement

Please read this Agreement carefully before accessing Page's Website. As a condition to and in consideration of receiving and accessing Page's Website, the User agrees to be bound by the terms of this Agreement. Use of or access to this website shall constitute acceptance of and concurrence to be bound by this Agreement.

If you do not wish to be bound by this agreement, do not access Page's Website. If you have any questions about this Agreement, please contact us via e-mail at page@pagefinancials.com.

This Website is not for use by any minors (defined as those who are not at least 18 years of age), and you must not use this Website if you a minor.

THIS AGREEMENT is entered into between Page International Financial Services Limited (hereafter referred to as "**PAGE**") and any individual, corporation, association, agency, company, or other entity (hereafter referred to as "**THE USER or YOU**") who accesses or uses Page's Website (also referred to as "**This Website or IT**").

Page's Website, which is provided without charge to you, is a public website on the Internet that is designed to allow Page communicates with her users and vice versa. This Website is owned and operated by Page International Financial Services Limited. It contains information, communications, opinions, text, graphics, links, electronic art, animations, audio, video, software, photos, music, sounds and other material and data (collectively referred to hereon as, "**Content**") formatted, organized and collated in a variety of forms that are generally accessible to Users including directories and databases, and areas of Page's Website that can be modified by Users, such as posting classifieds, uploading multimedia files, registering user profiles, and creating auto-notify, personalized pages, and personalized project areas.

1. The User's Rights and Responsibilities

1.1 To Access Page's Website;

1. You are responsible for providing all hardware, software, telephone or other communications equipment and/or service to connect to the Internet and access Page's Website and are responsible for all Internet access charges, telephone charges or other fees or charges incurred in connecting to the Internet to access Page's Website.

1.2 User's Conduct

1. You agree to access and use the Website only for lawful purposes. You are solely responsible for the knowledge of and adherence to any and all laws, statutes, rules and regulations, pertaining to:
 - i. your use of Page's Website, including any Interactive Area;
 - ii. the use of any network or other services connected to the Website; and
 - iii. the communication means by which you connect your modem, computer, or other equipment to Page's Website.

1.3 Restrictions

By accessing this Website, you are expressly and emphatically restricted from all of the following and you agree that you will not:

- i. Restrict or inhibit any other user from using and enjoying the Interactive Features;
- ii. Post or transmit any unlawful, threatening, abusive, libelous, defamatory, obscene, vulgar, pornographic, profane, or indecent information of any kind, including without limitation to any transmissions constituting or encouraging conduct that would constitute a criminal offence, give rise to civil liability or otherwise violate any local, state, national, or international law;
- iii. Post or transmit any information, software, or other material which violates or infringes on the rights of others, including material which is an invasion of privacy or publicity rights or which is protected by copyright, trademark or other proprietary right, or derivative works with respect thereto, without first obtaining permission from the owner or right holder.
- iv. Post or transmit any information, software or other material which contains a virus or other harmful component;
- v. Alter, damage or delete any Content or other communications that are not your own Content or to otherwise interfere with the ability of others to access Page's Website;
- vi. Disrupt the normal flow of communication in an Interactive Area;
- vii. Claim a relationship with or to speak for any business, association, institution or other organization for which you are not authorized to claim such a relationship;
- viii. Violate any operating rule, policy or guideline of your Internet access provider or online service.

2. Intellectual Property Rights

2.1 Page's Website Content

1. Other than content you own, which you may have opted to include on this Website, under these Terms, Page International Financial Services Limited and/or its Contributors own all rights to the intellectual property and material contained in this Website, and all such rights are reserved.
2. You are granted a limited license only, subject to the restrictions provided in these Terms, for purposes of viewing the Content contained on this Website.
3. You acknowledge that Content on this Website is generally provided by Page International Financial Services Limited, her contractors, individual/corporate contributors, third party licensees, and/or other Users of these Contents (all called "**Contributors**").
4. You acknowledge that Page's Website permits access to Content that is protected by copyrights, trademarks, and other proprietary rights (including "Intellectual Property Rights"), and that these Intellectual Property Rights are valid and protected in all media existing now or later developed and except as is explicitly provided below, your use of this Content shall be governed by applicable copyright and other intellectual property laws.
5. You acknowledge that Page exclusively owns the copyright to the "look and feel," i.e., the selection, coordination, arrangement and presentation of all such Content on this webpage.
6. You may not use this Website in any way that is, or may be, damaging to this Website;
7. You may not use this Website to engage in any advertising or marketing;
8. You may not modify, copy, reproduce, transmit, distribute, publish, create derivative works from, display or otherwise transfer or commercially exploit any of the Content, in whole or in part, provided, however, that you may:

- i. make a reasonable number of digital or other form of copies to permit your computer hardware and software to access and view the Content;
 - ii. print one copy of each piece of Content;
 - iii. make and distribute a reasonable number of copies of Content, in whole or in part, in hard copy or electronic form for internal use only. Any permitted copies of Content must be reproduced in an unmodified form, any notices contained in the Content such as all Intellectual Property Right notices, and an original source attribution to "Page International Financial Services Limited's Website" and its URL address. You acknowledge that Page, its Contributors, and/or Users remain the owners of the Content and that you do not acquire any Intellectual Property Rights by downloading or printing this Content.
9. Certain areas of this Website are restricted and Page International Financial Services Limited may further restrict access to any areas of this Website, at any time, in its sole and absolute discretion.
10. Any user ID and password you may have for this Website are confidential and you must maintain confidentiality of such information.

2.2 User's Content

1. In these Website Standard Terms and Conditions, "User's Content" shall mean any audio, video, text, images or other material you choose to display on this Website.
2. Your Content must be your own and must not be infringing on any third party's rights. Page reserves the right to remove any User's Content from this Website at any time, and for any reason, without notice.
3. You may upload to any Interactive Area or otherwise transmit, post, publish, reproduce or distribute, on or through Page's Website only Content that is not subject to any Intellectual Property Rights, or Content in which any holder of Intellectual Property Rights has given express authorization for distribution over the Internet and on Page's Website, without restriction whatsoever. Any Content submitted with the consent of a copyright owner other than you should contain a phrase such as "Copyright owned by [**name of owner**]; Used by Permission." By submitting Content to any Interactive Area, you automatically grant and/or warrant that the owner of such Content, whether it be You or a third party, has expressly granted to Page the royalty-free, perpetual, irrevocable, non-exclusive, unrestricted, worldwide right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, sublicense, distribute, perform, and display such Content, in whole or in part, worldwide and/or to incorporate it in other works in any form, media, or technology now known or later developed for the full term of any Intellectual Property Rights that may exist in such Content. You also permit Page to sublicense to third parties the unrestricted right to exercise any of the foregoing rights granted with respect to such Content. You also permit any User to access, view, store and reproduce the Content for personal use.

3. Interactive Areas

1. You acknowledge that Page's Website may include various interactive areas ("Interactive Areas"), including but not limited to classifieds. These Interactive Areas allow feedback to Page's Website and real-time interaction between users. You further understand that Page does not control the messages, information, or files delivered to such Interactive Areas and that Page's Website may offer you and other Users the capability of creating and managing an Interactive Area. However, neither Page, its subsidiary and parent companies, or affiliates, nor their respective directors, officers, employees and agents are responsible for Content within any Interactive Area. Your use and/or management of an Interactive Area will be governed by this Agreement and any additional rules or operating procedures of any Interactive Area

established by you or another User, as applicable. You recognize that Page cannot, and does not intend to, screen communications in advance. Moreover, because the Website encourages open and candid communication in the Interactive Areas, Page cannot determine in advance the accuracy or conformance to this Agreement of any Content transmitted in an Interactive Area. Page's Website is not responsible for screening, policing, editing, reviewing or monitoring any Content in an Interactive Area. Notwithstanding the above, you agree that Page has the right to monitor any Interactive Area, from time to time and to disclose any information as necessary to satisfy any law, regulation or other governmental request, to operate the Interactive Area, or to protect itself or other Users. If notified of Content that is alleged not to conform to this Agreement, Page may investigate the allegation and determine in its sole discretion whether to remove or request the User to remove such Content. Page reserves the right to prohibit conduct, communication or Content within an Interactive Area, or to edit, refuse to post, or to remove any Content, in whole or in part, which it deems in its sole discretion to:

- i. violate the then-standard provisions of this Agreement or any other standard, written Page International Financial Services Limited's Website policy in effect at that time;
- ii. be harmful to the rights of any User, Page International Financial Services Limited, or other third parties;
- iii. violate applicable law; or
- iv. be otherwise objectionable.

4. Termination

1. The only right with respect to dissatisfaction with any policies, guidelines, or practices of Page International Financial Services Limited in operating her Website, or any change in Content, is for you to discontinue accessing Page's Website. Page International Financial Services Limited may terminate or temporarily suspend your access to all or any part of Page's Website, without notice, for conduct that Page believes is a violation of this Agreement or any policies or guidelines posted by Page International Financial Services Limited, or for other conduct which Page believes, in its sole discretion, is harmful to Page International Financial Services Limited's or other Users. Page may discontinue operating the Website and terminate this Agreement without notice at any time for any reason in its sole discretion. In the event of termination, you are no longer authorized to access Page's Website, including the Interactive Areas, and the restrictions imposed on you with respect to Content downloaded from the Website, as well as the disclaimers and limitations of liabilities set forth in this agreement, shall survive.

5. Links; Disclaimers of Warranties; Limitations of Liability

5.1 Links.

1. You understand that except for Content, products or services expressly available on Page's Website, neither Page International Financial Services Limited, its subsidiary and parent companies, or affiliates, or their respective directors, officers, employees, and agents controls, provides, or is responsible for any Content, goods or services available through sites on the Internet linked to or from Page's Website. All such Content, goods and services are made accessible on the Internet by independent third parties and are not part of Page's Website or controlled by Page International Financial Services Limited. Page International Financial Services Limited neither endorses nor is responsible for the accuracy, completeness, usefulness, quality or availability of any Content, goods or services available on any site linked to or from Page's Website, which are the sole responsibility of such independent third parties, and your use thereof is solely at your own risk. Neither Page International Financial

Services Limited, its subsidiary and parent companies, or affiliates, or their respective directors, officers, employees, and agents shall be held responsible or liable, directly or indirectly, for any loss or damage caused or alleged to have been caused by your use of or reliance on any Content, goods or services available on any site linked to or from Page's Website or your inability to access the Internet or any site linked to or from her Website.

5.2 Disclaimer of Warranties.

1. Please use your best judgment in evaluating all information contained or opinions expressed on Page's Website. It is the policy of Page International Financial Services Limited not to endorse or oppose any opinion expressed by a User or Content provided by a User, Contributor, or other independent party. You expressly agree that your use of Page's Website is at your sole risk, neither Page International Financial Services Limited nor any of its subsidiary and parent companies, or affiliates, or their respective directors, officers, employees, agents, contractors, affiliates, licensors or other suppliers providing content, data, information or services warrants that Page's Website or any internet site linked to or from this Website will be uninterrupted or error free, that defects will be corrected, or that this site, including the interactive areas, or the server that makes it available are free of viruses or other harmful components, nor do any of them make any warranty as to the results that may be obtained from the use of Page's Website or any internet site linked to or from Page's Website or as to the timeliness, sequence, accuracy, authority, completeness, usefulness, non- infringement, reliability, availability, or substance of any content, information, service, or transaction provided through Page's Website or any site linked to or from this Website. The Page International Financial Services Limited's Website is provided on an "as is," "as available" basis, without warranties of any kind, either express or implied, including, without limitation, those of merchantability and fitness for a particular purpose.

5.3 Limitation of Liability.

1. Under no circumstances shall Page International Financial Services Limited, its subsidiary and parent companies or affiliates or their respective directors, officers, employees, agents, contractors, or licensors be liable to you or any other third party for any decision made or action taken by you in reliance on the content contained within Page's Website or the content contained within any Internet site linked to or from this Website. The content within Page's Website and the content within Internet sites linked to or from this Website may include technical or other inaccuracies or typographical errors. Changes are periodically added to the content herein; these changes will be incorporated in new versions of Page's Website and specifically are included in this section agreement. Page International Financial Services Limited and its contributors may make improvements and/or changes in the content at any time and from time to time.
2. You specifically acknowledge and agree that Page International Financial Services Limited is not liable for any defamatory, offensive, fraudulent, or otherwise illegal conduct of any user. If you are dissatisfied with any Page International Financial Services Limited's Website content, or with the access agreement of Page's Website, in whole or in part, the user's sole and exclusive remedy is to discontinue using Page International Financial Services Limited's Website.

6. Indemnity

1. You agree to indemnify and hold Page International Financial Services Limited, its parent or subsidiary companies and their affiliates, and their respective directors, officers, employees, and agents free from any and all liabilities, claims and expenses,

including reasonable attorney's fees, arising from breach of this Agreement, any other policy, your use or access of Page's Website or any Internet site linked to or from this Website, or in connection with the transmission of any Content on this Website.

7. Entire Agreement

1. This Agreement comprises the entire agreement between Page International Financial Services Limited and You, and supersedes any prior agreements with respect to the subject matter herein.

8. Variation of Terms

1. Page International Financial Services Limited may revise this Agreement or any other policy at any time and from time to time, and such revision shall be effective two (2) days upon posting notice of such revision prominently on Page's Website.
2. You agree to review this Agreement periodically to be aware of such revisions. If any such revision is unacceptable to you, you must discontinue accessing Page's Website. To continue accessing and using this Website following notice of any such revision shall conclusively be deemed acceptance of all such revisions.

9. Severability

1. If any provision of this Agreement or any other policy be held invalid or unenforceable, that portion shall be construed in accordance with applicable law as nearly as possible to reflect the original intention of the parties and the remaining portions will continue in full force and effect.
2. The provisions of Sections 1.2, 2.1, 2.2, 5.1, 5.2, 5.3, 6, 7, 8, 9, 10, 11 and 12 shall survive the termination or expiration of this Agreement.

10. Non-waiver of Rights

1. The failure of Page International Financial Services Limited to insist upon or enforce strict performance of any provision of this Agreement shall not be construed as a waiver of any provision or right.

11. Trademark

1. All logos, brand names, products, trademarks and service marks appearing herein may be the trademarks or service marks of their respective owners. References to any trademark, service mark and links to or from Page's Website have been done strictly for clarification and identification and does not constitute endorsement by Page International Financial Services Limited of the products, services or information offered by the owner of such trademark, service mark or link or endorsement of Page International Financial Services Limited by such trademark, service mark or link owner.

12. Assignment

1. This Agreement is personal to you and you may not assign your rights or obligations thereunder to anyone.

13. Jurisdiction

1. This Agreement shall be governed by the laws of the state or province of domicile of Page International Financial Services Limited, excluding its conflict of laws rules, and you and Page's Website each submit to the exclusive jurisdiction of the courts of that state or province.

14. Anti-Spam Policy

Internet user privacy is of paramount importance to **Page International Financial Services Limited** and our customers. We support the protection of client and consumers' privacy rights as a fundamental element of our business. Since personal privacy integrity is at the very core of our business, our success depends on our ability to maintain the trust of the people viewing our products. To this end, we have two overriding policies:

A. Message Recipient Policy

Before clients can receive **Page International Financial Services Limited** messages, advertising or promotions, client must have agreed to receive such messages. Any recipient may request at any time to be removed from our list, and we will comply with that request. In addition, we will thoroughly investigate any allegations made by recipients relating to unsolicited messages.

B. Policy against advertising our website using unsolicited email messages

We require that all e-mails promoting **Page International Financial Services Limited** or its products are sent only to clients who have agreed to receive such messages. We prohibit any advertising of our brand and Web site using unsolicited email messages. Not complying with this policy will cause partnership termination and/or affiliate account termination.

If you feel you've been sent unsolicited emails promoting our brand or website and would like to register a complaint, please email our Customer Engagement Team at customer@pagefinancials.com . We will immediately investigate all allegations made related to unsolicited messages.

C. You can unsubscribe at any time.

If you feel you've been sent unsolicited email and would like to unsubscribe, please email our Customer Engagement Team customer@pagefinancials.com

D. Definition of Spam

Spam is unsolicited email sent in bulk. Any promotion, information or solicitation that is sent to a person via e-mail without their prior consent, where there is no pre-existing relationship between the sender and the recipient, is spam.

E. Examples of Spam

- Any e-mail message that is sent to a recipient who had previously signed up to receive newsletters, product information or any other type of bulk email but later opted-out by indicating to the sender that they did not want to receive additional email, then that email is spam.
- Any e-mail message that is sent to recipients that have had no prior association with the organization or did not agree to be e-mailed by the organization is spam.

- Any e-mail message that is sent to a recipient without a way for a person to opt-out or request that future mailings not be sent to them, is spam
- Any email message that does not have a valid email address in the From Line is spam.
- Any email message that contains any false or misleading information in the header, subject line or message itself is spam.
- Any email message that promotes an adult web site is spam, unless the recipient has specifically requested information from that web site.
- Any message that is sent to e-mail addresses that have been harvested off of web sites, newsgroups, or other areas of the Internet is spam.