1. YOUR RELATIONSHIP WITH MOOLAHMACHINE

- 1. Welcome to MoolahMachine. MoolahMachine provides the MoolahMachine (described below) to you under these Terms of Service ("Terms"). In these Terms "you" means the individual using the MoolahMachine."
- 2. When you use the MoolahMachine, you can access data provided by other MoolahMachine group companies and companies outside the MoolahMachine group. MoolahMachine is not responsible for it does not provide. The terms of service governing a service should always explain who provides the service. You should always look at the terms of service that apply to each service you use especially when you register for a service. The MoolahMachine terms can usually be found via a link at the bottom of each page of the MoolahMachine.
- 3. MoolahMachine provides a presentation of market data without any implied recommendation to buy or sell any entities. All data reports presented on the site are generated using automated algorithm and are dependent on external feeds. MoolahMachine is not responsible for accuracy of data or actions resulting from stock trades based on information presented on the site. TheUser (YOU) is fully responsible for doing their own research and due diligence before transacting on any companies presented by data on MolahMachine.com.

2. ACCEPTING THE TERMS

- 0. By using the MoolahMachine, you agree to follow these Terms. These Terms also include the following guidelines and terms:
 - 1. Online guidelines
 - 2. Additional Terms of Service may be added at any future time.
 - 1. If any of these documents contradict each other, the terms will apply in this order: Additional Terms of Service, Terms, online guidelines
 - 2. You may not use the MoolahMachine and may not accept the Terms if you are a person barred from receiving the MoolahMachine under the laws of Ireland or other applicable laws.
 - 3. These Terms form a legally binding agreement between you and MoolahMachine in relation to your use of the MoolahMachine . It is important that you take the time to read them carefully.

3. THE MOOLAHMACHINE

- MoolahMachine provides to you a rich collection of online resources, including, various communication, search and information tools, community forums and social networking, content, media and entertainment through its network of properties which may be accessed through various media or devices now known or developed afterwards (the "MoolahMachine").
 - 1. The MoolahMachine may include important communications from MoolahMachine, such as service announcements and administrative messages. These communications are considered part of the MoolahMachine membership and you will not be able to opt out of receiving them.

4. REGISTRATION & ACCOUNT SECURITY

- 0. You agree to provide accurate and complete information about yourself when required by the MoolahMachine 'registration form (the "Registration Data") and ensure your Registration Data is kept up to date.
 - 1. MoolahMachine will issue you with a password and a MoolahMachine ID when you complete the MoolahMachine 'registration process. You are responsible for maintaining the confidentiality of your

- password and security of your account. Accordingly, you are solely responsible for all activities that occur under your account. You will:
- 0. immediately notify MoolahMachine of any unauthorised use of your account and any other breach of security; and
 - 1. ensure that you sign out from your account at the end of each session.

5. ADVICE FOR CHILDREN

- 0. MoolahMachine is concerned about the safety and privacy of all its users, particularly children. For this reason, parents who wish to allow their children access to the MoolahMachine should assist them in setting up accounts, supervise their access to the MoolahMachine and determine as legal guardians whether any of the MoolahMachine and its content are appropriate for them. By allowing their child access to the MoolahMachine, parents acknowledge and accept that they will be able to access all of the MoolahMachine including email, communities and social networking.
 - 1. In any case, it is our policy not to allow children who are registered with MoolahMachine as under 13 years of age to use social networking provided by MoolahMachine.

6. PRIVACY & DATA DISCLOSURE

- 0. Registration Data and other information about you and your use of MoolahMachine will be processed in accordance with our Privacy Policy.
 - 1. MoolahMachine may access, preserve, and disclose your information and User Content:
 - 0. to its affiliated companies worldwide for the purpose of providing the MoolahMachine to you in an efficient manner;
 - 1. for the purpose of properly administering your account in accordance with the standard operating procedures of MoolahMachine or its affiliated companies; and
 - 2. if required to do so by law or in the good faith belief that such access, preservation or disclosure is reasonably necessary to: (i) comply with legal process; (ii) enforce the Terms; (iii) respond to claims that any User Content violates the rights of third-parties; (iv) respond to your requests for customer service; or (v) protect the rights, property, or personal safety of MoolahMachine, its users and the public.

7. USER CONTENT AND CONDUCT

- 0. You are solely responsible for all information, data, text, software, music, sound, photographs, graphics, video, messages, tags and other materials that you submit to the MoolahMachine ("User Content"). You agree not to do anything on, or submit any User Content to, the MoolahMachine that:
 - 0. infringes any laws (for example, defamation law) or regulations or the rights of another (for example, the laws of copyright or privacy) or encourages others to do so;
 - 1. is obscene, threatening, violent, abusive, harmful to others including minors, invasive of another's privacy, hateful, harassing, discriminatory or otherwise objectionable;
 - impersonates another or misrepresents the origin or attributes (including age) of a user or User Content:
 - 3. is "spam" or any other form of unsolicited advertising, promotional materials, or commercial messages except in areas where this is expressly allowed
 - 4. contains or links to computer viruses, malware or any other malicious code;
 - 5. disrupts or impairs the normal operation of the MoolahMachine , or servers or networks connected to the MoolahMachine ;

- 6. collects User Content or user information, or otherwise accesses the MoolahMachine using automated means (such as harvesting bots, robots, spiders, or scrapers) without our permission; or
- 7. reproduces, trades in or otherwise exploits for any commercial purposes, any part of the MoolahMachine (including User Content, advertisements, Software and your MoolahMachine ID).
- 1. MoolahMachine has no obligation to monitor User Content. MoolahMachine may reject, recategorise or delete any User Content that is available via the MoolahMachine that violates the Terms or is otherwise objectionable. You must evaluate, and bear all risks associated with, the use of any User Content, including any reliance on the accuracy, completeness, or usefulness of any User Content.
- 2. The MoolahMachine and software embodied within the MoolahMachine may include security components that permit digital materials to be protected. Use of these materials is subject to usage rules set by MoolahMachine or content providers who provide content to the MoolahMachine. You may not attempt to override or circumvent any of the usage rules embedded into the MoolahMachine. Any unauthorised reproduction, publication, further distribution or public exhibition of any of the materials provided on the MoolahMachine, is strictly prohibited.

8. SPECIAL ADMONITIONS FOR INTERNATIONAL USE AND EXPORT AND IMPORT COMPLIANCE

Recognising the global nature of the Internet, you agree to comply with all applicable laws and rules regarding online conduct and acceptable User Content. Use of the and transfer, posting and uploading of software, technology, and other technical data via the may be subject to the export and import laws of the United States. You agree to comply with all applicable export and import laws and regulations, including without limitation the Export Administration Regulations (see http://www.access.gpo.gov/bis/ear/ear_data.html and sanctions control programs of the United States (see http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx. In particular, you represent and warrant that you: (a) are not a prohibited party identified on any government export exclusion list (see http://www.bis.doc.gov/complianceandenforcement/liststocheck.htmor a member of a government of any other export-prohibited countries as identified in applicable export and import laws and regulations; (b) will not transfer software, technology, and other technical data via the to export-prohibited parties or countries; (c) will not use the for military, nuclear, missile, chemical or biological weaponry end uses in violation of U.S. export laws or any other applicable laws; and (d) will not transfer, upload, or post via the any software, technology or other technical data in violation of U.S. or other applicable export or import laws.

9. LICENCE FROM YOU TO MOOLAHMACHINE

- 0. You retain copyright and any other rights you already hold in User Content that you submit, or make available through, the MoolahMachine. When you submit or make available User Content on publicly accessible areas (described below) of the MoolahMachine, you give to MoolahMachine the following licence(s):
 - 1. For photos, graphics, audio or video you submit or make available on publicly accessible areas of the MoolahMachine, you give to MoolahMachine the worldwide, royalty-free and non-exclusive licence to use, distribute, reproduce, adapt, publish, translate, create derivative works from, publicly perform and publicly display the User Content on the MoolahMachine:
 - 0. for the purposes for which that User Content was submitted; and
 - 1. for the purpose of promoting the MoolahMachine property to which the User Content was submitted or the MoolahMachine anywhere on the MoolahMachine network or in connection with any distribution or syndication arrangement with other organisations or individuals or their sites.
 - 2. This licence exists only for as long as you continue to include the User Content on the MoolahMachine and will end at the time you remove, or MoolahMachine removes, the User Content from the MoolahMachine.

- 3. For all other User Content you submit or make available for inclusion on publicly accessible areas of the MoolahMachine, the worldwide, royalty-free, non-exclusive, perpetual, irrevocable, and fully sublicensable licence to use, distribute, reproduce, adapt, publish, translate, create derivative works from, publicly perform and publicly display the User Content anywhere on the MoolahMachine network or in connection with any distribution or syndication arrangement with other organisations or individuals or their sites in any format or medium now known or later developed. Your User Content and any associated public user profile on the MoolahMachine may appear on local MoolahMachine sites in other countries.
- 4. "Publicly accessible" areas of the MoolahMachine are those areas of the MoolahMachine that are intended by MoolahMachine to be available to the general public. By way of example, publicly accessible areas of the MoolahMachine would include MoolahMachine Answers and public sections of Groups and flickr. However, publicly accessible areas of the MoolahMachine would not include sections of flickr that are private or limited to friends and/or family only and MoolahMachine intended for private communication such as MoolahMachine Mail.
- 5. You are solely responsible for any personal data or information that you choose to disclose and make publicly accessible via the MoolahMachine. MoolahMachine is not responsible for the disclosure and public accessibility of such personal data or information. Any personal data or information (or any other User Content) posted to publicly accessible areas may remain publicly accessible indefinitely.

10. CONTRIBUTIONS TO MOOLAHMACHINE

- 0. When you submit ideas, suggestions, documents, and/or proposals ("Contributions") to MoolahMachine through its suggestion or feedback webpages, you agree that:
 - 0. your Contributions do not contain confidential or proprietary information;
 - 1. MoolahMachine is not under any obligation of confidentiality, express or implied, with respect to the Contributions;
 - 2. MoolahMachine will be entitled to use or disclose (or choose not to use or disclose) such Contributions for any purpose, in any way, in any media worldwide;
 - 3. MoolahMachine may have something similar to the Contributions already under consideration or in development;
 - 4. Except where expressly prohibited by applicable laws, your Contributions automatically become the property of MoolahMachine without any obligation of MoolahMachine to you and you waive all moral rights; and
 - 5. you are not entitled to any compensation or reimbursement of any kind from MoolahMachine under any circumstances.

11. INDEMNITY

O. To the fullest extent permitted by applicable law, you agree to indemnify and hold MoolahMachine and its subsidiaries, affiliates, officers, agents, licensors, co-branders and other partners, and employees, harmless from any claim or demand, including reasonable legal fees, made by any third party due to or arising out of User Content you submit or otherwise make available through the MoolahMachine, your use of, or connection to, the MoolahMachine, your violation of the Terms, or your violation of any rights of another.

12. GENERAL PRACTICES

0. MoolahMachine may establish general practices and limits concerning use of the MoolahMachine, including the maximum number of days that communication messages or other User Content will be retained, the maximum size and number of User Content or communication messages that may be submitted or received by

an account, the maximum storage space that will be allotted to an account, and the maximum number of times (and the maximum duration for which) you may access the MoolahMachine in a given period of time.

1. MoolahMachine may change these general practices and limits by giving you reasonable notice before the changes take place, in accordance with section 21 below.

13. CHANGES TO THE MOOLAHMACHINE

- 0. MoolahMachine is constantly innovating in order to provide the best possible experience for its users. Accordingly, MoolahMachine may change, interrupt, suspend or cancel any of the MoolahMachine temporarily or permanently. We may not tell you beforehand about changes or interruptions that do not materially disadvantage our users or do not materially limit the usage of our, for example, the addition of functionalities and features or a change to the registration process.
 - 1. In accordance with section 21, we will tell you a reasonable amount of time in advance of any changes or cancellations of MoolahMachine that will materially disadvantage our users or materially limit the usage of MoolahMachine. This will allow you sufficient time to save any User Content that you may have in that service.
 - 2. For changes we need to make to meet security, legal and regulatory requirements, we may not be able to meet the timescale above. We will let you know about these changes as soon as we can.
 - 3. When a Service requires or includes downloadable software, this software may update automatically on your device once a new version or feature is available. Some may let you adjust your automatic update settings.

14. CANCELLING YOUR ACCOUNT / EMAIL ADDRESS

- 0. You may, at any time, cancel your MoolahMachine account, any associated email address and access to the MoolahMachine by visiting our Account Deletion page.
 - 1. MoolahMachine may, *without telling you*, immediately cancel or limit your access to your MoolahMachine accounts, certain MoolahMachine and any associated email addresses for the following reasons, including:
 - 0. if you violate the Terms, including incorporated agreements or guidelines;
 - 1. requests by law enforcement or other government agencies under valid legal process;
 - unexpected technical or security issues or problems; or
 MoolahMachine will make these decisions in MoolahMachine's sole discretion. MoolahMachine will not be responsible for any loss you may suffer through the cancellation of your account, any associated email address, or access to the MoolahMachine.
 - 2. Cancellation of your MoolahMachine account may include the following:
 - 0. removal of access to any of the offerings within the MoolahMachine; and
 - 1. deletion of your information and User Content associated with or inside your account

15. ADVERTISEMENTS

MoolahMachine may sell, license and/or display any advertising, attribution, links, promotional and/or distribution rights in connection with your User Content. MoolahMachine is entitled to retain all revenue generated from any sales or licences of such advertising, attribution, links, or promotional or distribution rights.

Your dealings with advertisers found on or through the MoolahMachine, including participation in promotions or payment and delivery of goods or, and any other terms, conditions, guarantees or representations associated with these dealings, are solely between you and the advertiser. To the fullest extent permitted by applicable law, you agree that MoolahMachine will not be responsible for any loss or damage of

any kind incurred as the result of these dealings or as the result of the presence of advertisers on the MoolahMachine Service.

16. EXTERNAL LINKS AND CONTENT

0. The MoolahMachine may include content, applications and from or links to external websites or resources ("External Content"). All External Content is the responsibility of the external provider and provided by them subject to their own terms. MoolahMachine has no control over and does not endorse any External Content and MoolahMachine is not responsible for the availability, accuracy or reliability of such External Content, or for any loss suffered by you based on reliance on the External Content. Any dispute you have regarding External Content on the MoolahMachine should be taken up with the external provider directly.

17. MOOLAHMACHINE'S PROPRIETARY RIGHTS

- O. The MoolahMachine, which includes any necessary software used in connection with the MoolahMachine ("Software"), contain proprietary and confidential information that is protected by applicable intellectual property and other laws. Content contained in advertisements or information presented to you through the MoolahMachine may be protected by copyrights, trademarks, service marks, patents or other proprietary rights and laws. Except as expressly permitted by applicable law or authorised by MoolahMachine or the applicable licensor (such as an advertiser), you will not use, distribute, reproduce, adapt, publish, translate, create derivative works from, rent, sell, publicly perform or publicly display the MoolahMachine, any User Content or Software.
 - MoolahMachine gives to you a personal, non-transferable and non-exclusive licence to use the object
 code of its Software on a single computer. However, you must not (and must not allow any other person
 to) copy, adapt, create a derivative work from, reverse engineer, reverse assemble or otherwise attempt
 to discover any source code, sell, assign, sublicense, grant a security interest in or otherwise transfer any
 right in the Software. This will not apply where you are expressly permitted to do so by law or the
 relevant licensor.
 - 2. You must not access the MoolahMachine Service by any means other than through the interface that is provided by MoolahMachine for use in accessing the MoolahMachine, unless you have been specifically told that you may do so by MoolahMachine in writing.

18. EXCLUSION OF WARRANTIES

- 0. The MoolahMachine and Software are provided "as is" and MoolahMachine, its subsidiaries, affiliates and licensors cannot give you any guarantees with respect to them. In particular, MoolahMachine, its subsidiaries, affiliates and licensors cannot represent or guarantee that:
 - 0. your use of the MoolahMachine and Software will meet your requirements;
 - 1. your use of the MoolahMachine and Software will be uninterrupted, timely, secure or free from error;
 - 2. any information obtained by you as a result of your use of the MoolahMachine or Software will be accurate or reliable; and
 - defects in the operation or functionality of any Software provided to you as part of the MoolahMachine will be corrected.
 - 1. No conditions or other terms (including any implied terms as to merchantability/satisfactory quality, fitness for purpose, provision of to a standard of reasonable care and skill, non-infringement of intellectual property rights or conformance with description) apply to the MoolahMachine or Software.
 - 2. Nothing in the Terms affect your legal rights which you are always entitled to as a consumer and that you cannot contractually agree to alter or waive.

19. LIMITATION OF LIABILITY

- 0. Unless the Terms say otherwise, MoolahMachine, its subsidiaries, affiliates and licensors, have no responsibility to you or to pay you compensation for financial loss or loss of opportunity, goodwill, reputation, business, revenue, profit, or savings you expected to make, or wasted expenditure:
 - 0. for any information or User Content which is lost, corrupted or mis-delivered;
 - 1. for any damage to your computer system, internet access, download or display device or loss of data that results from the download of any material;
 - 2. for any changes that MoolahMachine may make to the MoolahMachine or Software;
 - 3. for the unavailability of any of the MoolahMachine or Software;
 - 4. for any loss that could not have been reasonably expected because you have used the MoolahMachine or Software for business; or
 - 5. for any loss you may suffer if you violate the Terms in any way, including your failure to give MoolahMachine accurate and current Registration Data, or your failure to keep your password or account details secure and confidential.
 - 1. These limitations will apply whether or not MoolahMachine has been advised of or should have been aware of the possibility of any losses arising.
 - 2. We accept responsibility if you are injured or die as a direct result of our negligence. We will not limit this responsibility. Some countries' laws do not allow certain guarantees or liabilities to be excluded by a contract. Accordingly, some of the above exclusions or limitations may not apply to you.

20. DISCLAIMER RELATING TO FINANCIAL, HEALTH AND LEGAL INFORMATION

- 0. Information obtained through the MoolahMachine is for informational purposes only and should never be used as a substitute for advice from a qualified professional. Some of the information on the MoolahMachine may only be relevant to certain countries. The opinions expressed through information and User Content on the MoolahMachine are the opinions of the individual author and do not reflect the opinions of MoolahMachine
 - 1. If you use the MoolahMachine for financial information including about companies, share quotes, investments or securities, please read the above Sections 18 19 again. Information obtained through the MoolahMachine should never be used as a substitute for professional financial advice. No content or User Content from the MoolahMachine is intended for trading or investing purposes. MoolahMachine, its subsidiaries, affiliates and licensors are not responsible for any financial, trading or investment decisions based on such information.
 - Information obtained through the MoolahMachine should never be used as a substitute for professional
 medical advice, examination, diagnosis or treatment. Always seek the advice of your doctor or other
 qualified health professional before starting any new treatment or making any changes to existing
 treatment.
 - 3. Information obtained through the MoolahMachine should never be used as a substitute for professional legal advice. Always seek the advice of a suitably qualified lawyer authorised to practice in the appropriate jurisdiction before taking any course of action that may affect your legal rights.

21. **NOTICE**

- 0. You may communicate with MoolahMachine via MoolahMachine@gmail.com
 - 1. MoolahMachine may give you notices (such as those regarding changes to the Terms) by various methods, including email, regular mail, text message, online notices on the MoolahMachine, or other

- reasonable means. Notifications about MoolahMachine for which no registration is required are generally announced via an online notice on the MoolahMachine Service.
- 2. If you violate these Terms by accessing the MoolahMachine in an unauthorised manner, you may not receive notices. You agree that you are deemed to have received all notices that would have been delivered had you accessed the MoolahMachine in an authorised manner.

22. TRADEMARK INFORMATION

MoolahMachine's trademarks, trade names, service marks, and other MoolahMachine logos, brand features, and product and service names are trademarks and the property of Holdings Inc. (the "MoolahMachine Marks"). You agree not to use in any manner, the MoolahMachine Marks without MoolahMachine's prior written permission

23. TERMS & COPYRIGHT VIOLATIONS

- 0. Please report any violations of the Terms to Customer Care.
 - 1. MoolahMachine respects the intellectual property of others, and we ask our users to do the same. If you believe that any of your intellectual property rights have been infringed on the MoolahMachine,

24. CHANGES TO THESE TERMS

- 0. MoolahMachine may update these Terms in the future for various reasons, including, to accommodate changes in the law or changes to the MoolahMachine. We will give you reasonable advance notice of any material changes before we apply them. Notifications will be made in accordance with section 21 above.
 - 1. If you do not agree to the changes in the Terms, you should stop using the MoolahMachine and Software.