

POLICY & TERMS

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1. Breech of contract
2. Torch

3. Negligent
4. Personal Injuries
5. Criminal Intent

Or under any other causes of actions.

By using the information and the content on MealMate.com you agree to assume all risks mentioned and not excluding above. You agree by continue to use this site or pressing OK for extracting information, you have read all the Policy and Terms and you have consulted with professional before making any decision in your personal life.

We do not make recommendations or offer investment, tax or legal advice. You alone are responsible for evaluating the merits and risks associated with the use of our systems, services and securities products. Please review carefully the following disclosures before making any investment decisions.

We may revise these disclosures at any time. You agree to be bound by any revisions and agree to review these disclosures periodically. The most updated version of these disclosures will always be available for your review on this page, accessible by clicking on the “Disclosures” link at the bottom of the pages on our website or on our mobile app.

PRIVACY POLICY FOR INFORMATION USE AT MealMate.COM

MealMate.com, ("We") are committed to maintaining the privacy of personal information that you provide to us when using the MealMate.com web site. This privacy policy describes how we treat personal information received about you when you visit www.MealMate.com.

Personal Information We Collect

Personally identifiable information ("Personal Information") is information that can be used to identify or contact you, such as your name, address, email address, telephone number or similar information. We only collect personal information on our web site that you choose to share with us, such as when:

- contacting us via the web site or email
- creating an user account
- creating personal content (presets, portfolios, private discussion)
- making an online purchase, or subscription to a service

How We Use Information Collected

We may use information in the following ways:

- For the purposes for which you specifically provided the information.
- To send you e-mail notifications about our new or existing products and services, special offers, or to otherwise contact you.
- To enhance existing features or develop new features, products and services.
- To provide advertisers and other third parties with aggregate information about our user base and usage patterns

Except as specifically stated in this privacy policy, we will not share your personally identifiable information with any third parties outside of MealMate.com

Security

The personally information is stored in our limited-access servers. We will maintain safeguards to protect the security of these servers and your personally identifiable information. Online purchases made through our web site are processed securely by PayPal.com. When making a payment, we do not have access to your personal and credit card information.

Links

We may make content or services from other web sites luding our co-branded web sites available to you from links located on www.MealMate.com. These other web sites are not subject to this privacy policy. We recommend that you review the privacy policy at each such web site to determine how that site protects your privacy.

Cookies

"Cookies" are pieces of information that a browser can record after visiting a web site. We may use cookies for technical purposes such as to enable better navigation through our site, or to store user preferences for interacting with the site. If you do not wish to have cookies stored on your machine, you can turn them off in your browser, it will not affect the overall functioning of the web site.

Internet-based Transfers

Given that the internet is a global environment, using the internet to collect and process personal data necessarily involves the transmission of data on an international basis. Therefore, by browsing www.MealMate.com and communicating electronically with us you acknowledge and agree to our processing of personal data in this way.

Custom Privacy Settings

We allow registered users to select their preferred level of privacy. The additional privacy settings can be found in My Account > My Profile > Privacy Settings.

Comments and Questions

If you have any questions, comments or concerns about our privacy policy, you may support@MealMate.com.

The following terms and conditions (the “Terms”) govern all use of the MealMate.com website and any other website operated by MealMate, . or its affiliates, luding moneybadger.MealMate.com, (each a “Site,” and collectively, the “Sites”), any related MealMate mobile device application (the “Apps”), and any products and services available at the Sites or Apps (collectively with the Sites and the Apps, the “Service”).

In these Terms, “you” or “your” means the person accepting these Terms and the company (if any) on whose behalf he/she is acting, and “we,” “us,” “our,” “MealMate,” or the “Company” means MealMate, . and its affiliates. The Terms describe your rights and responsibilities and form a legally binding agreement between MealMate and you with respect to your use of the Service. By using or accessing any part of the Service, you agree that you are at least eighteen (18) years old and have read, understand, and agree to be bound by all of these terms and conditions. If you do not agree to all of these terms and conditions, you must not use or access the Service. If you are entering into these Terms on behalf of a company, you represent that you have the authority to bind that company to the terms of these Terms. We reserve the right, in our sole discretion, to modify or replace any of the terms or conditions of these Terms at any time. Your continued use of the Service following the posting of any changes to these Terms constitutes your acceptance of those changes and you are responsible for reviewing those terms. Some products or services that become available on the Service may be subject to additional or different terms and conditions, and if those additional

terms and conditions conflict with these Terms, those additional terms and conditions will control.

PLEASE READ THESE TERMS CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES AND OBLIGATIONS. THESE INCLUDE VARIOUS LIMITATIONS AND EXCLUSIONS, A DISPUTE RESOLUTION CLAUSE THAT GOVERNS HOW DISPUTES WILL BE RESOLVED, AND A WAIVER OF RIGHTS TO BRING CLASS ACTION CLAIMS AGAINST US. IF YOU DO NOT AGREE WITH ALL OF THE TERMS OF THE TERMS OF USE AND THE ABOVE ELIGIBILITY REQUIREMENTS, YOU ARE PROHIBITED FROM USING THE SERVICE.

Registration Data and Account Security

As a condition to using some parts of the Service, you may be required to register an account with MealMate, select a password and user name and provide other information about your identity, your company or your investments ("Registration Data"). You agree to (a) provide accurate, current and complete Registration Data; (b) maintain the security of your password and user name; (c) maintain and promptly update the Registration Data, and any other information you provide to the Company, to keep it accurate, current and complete; and (d) be fully responsible for all use of your account and for any actions that take place using your account. Except as expressly provided in these Terms, you may only maintain one active account with the Services.

You agree and understand that you are responsible for maintaining the confidentiality of your Registration Data. By providing us with your e-mail address, you agree to receive all required notices electronically, including through the Services (such as by displaying links to notices generally on the Site) or to your e-mail address. It is your responsibility

to update or change that e-mail address, as appropriate. If you become aware of any unauthorized use of your Registration Data or Account Information for the Services, you agree to notify us immediately at the email address - support@MealMate.com.

Access to the Service

Subject to your compliance with these Terms, MealMate grants you a limited, revocable, nonexclusive license to access and use the Service and the Content for your own personal internal use. This license does not include any collection, aggregation, copying, duplication, scraping, display or derivative use of the Service nor any use of data mining, crawlers, robots, spiders, or similar data gathering and extraction tools for any purpose unless expressly permitted by MealMate in writing. A limited exception is provided to general purpose internet search engines and non-commercial public archives that use such tools to gather information for the sole purpose of displaying hyperlinks to the Service. In order to collect, aggregate, copy, duplicate, scrape, display or make derivative use of the Service or any Content made available via the Service for other purposes (including commercial purposes) not stated herein, you must first obtain a written license from MealMate.com

Regulatory Compliance

You agree to insure that any information disseminated pursuant to the Service, whether such dissemination is made (a) by you or on your behalf by a person authorized to disseminate information on your behalf or (b) otherwise, in any case, complies with all statutes, rules, regulations, orders or other governmental acts of any jurisdiction, whether foreign or domestic, including without limitation, (i) the Securities Act of 1933, as amended, including the rules and regulations promulgated thereunder, (ii) the Securities and Exchange Act of 1934, as amended, including Rule 10b-5 and the other rules and regulations promulgated thereunder, (iii) Regulation FD promulgated by the Securities and Exchange Commission, (iv) regulations promulgated by FINRA, and (v) any rules of

any national or other securities exchange, including, without limitation, the New York Stock Exchange, the American Stock Exchange or the NASDAQ.

Paid Products or Services

As part of your use of the Service, MealMate may choose to offer you some paid products or services (such as on a subscription or as-used basis, or items for sale on the MealMate shop at <http://shop.MealMate.com> or other URL used by MealMate), including premium blogs or content, subcommunities on our Site which are created and maintained by you or other users of the Sites ("Rooms"), and premium streams and Investor Relations features ("Paid Products or Services"). If you choose to purchase any Paid Products or Services you are responsible for paying the applicable prices for each Paid Product or Service.

The prices for these Paid Products or Services may be found on the Site. We may change our fees from time to time by posting the changes on the Site, but with no advance notice required for temporary promotions or any changes that result in the reduction of fees.

Some Paid Products or Services may provide a free trial or introductory offer. If such an offer is provided, only one per user, per person, per household and per email address is allowed at any given point in time. In addition, there is a limit of one trial per user, per person, per household and per email address in any given one year period unless otherwise stated in the offer.

Payment Policies

Our purchase and checkout process from the Shop is powered by our third party payment processors (e.g., Shopify using both Stripe and PayPal) ("Payment

Processor”). The processing of payments will be subject to the terms, conditions and privacy policies of the Payment Processor, in addition to this Agreement. You agree to pay us, through the Payment Processor, all charges at the prices then in effect for any purchase in accordance with the applicable payment terms. You agree to make payment using the payment method you provide with your Account. We reserve the right to correct, or to instruct our Payment Processor to correct, any errors or mistakes, even if payment has already been requested or received

For any Paid Products or Services available on a subscription basis, we may offer you an option to be billed by the Month, Quarter, or Year (each, a “Subscription Period”) depending on the options available for each Paid Products or Service. Fees for each Subscription Period will be pre-paid at the start of the Subscription Period, charged to the credit card you provide prior to the start of such Subscription Period. Any change to the fees for subscription based Paid Products or Service will be effective as of the commencement of the Subscription Period immediately following such change. Except as provided in these Terms, all fees pre-paid by you are non-refundable. If you wish to cancel your subscription, you may do so by selecting the cancel option for that Paid Products or Service, if available, within your account dashboard or by contacting us – see support@MealMate.com for contact information. Once we process your cancellation request you will not be charged for future Subscription Periods, your access to the specific Paid Products or Service will continue until the end of your current Subscription Period.

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Site Content

You understand that all postings, messages, text, images, video or other materials ("Content") posted or published on, uploaded to, transmitted through, or linked from, the Service (hereinafter, "post", "posted" or "published"), whether by MealMate, users of the Service ("Users") or Creators (as defined below), are the sole responsibility of the person or entity from whom such Content originated.

You agree that by using the Service, you may be exposed to Content that is offensive, indecent, inaccurate, misleading, or otherwise objectionable. MealMate, its affiliates and partners are not responsible for the conduct, whether online or offline, of any User or Creator. You agree that you bear all risks associated with, the use or posting of any Content, that you may not rely on said Content, and that under no circumstances will MealMate, its affiliates, or partners be liable in any way for any Content or for any loss or damage of any kind incurred as a result of the use of any Content posted or otherwise

made available via the Service. You may not republish, post, transmit or distribute the Content to online bulletin and message boards, blogs, chat rooms, intranets or anywhere else without our consent.

The Services are also a platform for third parties to publish their own investment blogs and products ("Products"). The creators of the Products ("Creators") may hold long or short positions in or derivatives of companies named in the Products and are free to buy or sell those positions at will. The Creators may take positions consistent with the views expressed in their Products or Content. Products available on the MealMate platform contain the Creators' own opinions (and not those of the Company), and none of the information contained therein constitutes a recommendation that any particular security, portfolio of securities, transaction, or investment strategy is suitable for any specific person. You further understand that the Creators will not advise you personally concerning the nature, potential, value or suitability of any particular security, portfolio of securities, transaction, investment strategy or other matter.

User Content Posted on the Service

You are solely responsible for the Content that you post on or through the Service, or otherwise transmit to or share with other Users (collectively, the "User Content"). You shall not (and shall not permit any third party to) create, upload, download, post, submit or otherwise distribute or facilitate distribution of any User Content on or through the Service, that:

- you did not create or have permission to post;
- infringes any patent, trademark, trade secret, copyright, moral right, right of publicity, right of privacy, or other right of any other person or entity or violates these Terms or any law or contractual duty (see our Notice of Infringement - DMCA policy below); you know is false, misleading, untruthful or inaccurate;

- defames, libels, ridicules, mocks, disparages, threatens, harass, intimidates or abuses anyone;
- attempts to impersonate any other party;
- harvests or otherwise collects information about users without their consent;
- uses tools which anonymize your internet protocol address (e.g. anonymous proxy) to access the Service;
- constitutes unauthorized or unsolicited advertising, junk or bulk email or pyramid schemes;
- ludes anyone's identification documents or sensitive financial information; or
- promise returns or refunds to any subscriber to your Room.

You acknowledge that MealMate does not pre-screen, endorse or approve User Content, but that MealMate shall have the right (but not the obligation) in its sole discretion to refuse, delete or remove any User Content that is available via the Service, including in connection with violations of the letter or spirit of the Terms or for any other reason. You are solely responsible at your sole cost and expense for creating backup copies and replacing any User Content you post or store on the Service or otherwise provide to the Company.

When you post User Content to the Service, you authorize and direct us to make such copies thereof as we deem necessary in order to facilitate the posting and storage of the User Content on the Service. By posting User Content to any part of the Service, you automatically grant, and you represent and warrant that you have the right to grant, to MealMate an irrevocable, perpetual, non-exclusive, transferable, fully paid, worldwide license (with the right to sublicense) to use, copy, publicly perform, publicly display, reformat, translate, excerpt (in whole or in part) and distribute such User Content, and your name, voice, and/or likeness as contained in your Content, for any purpose, commercial, advertising, or otherwise, on or in connection with the Service or the promotion thereof, to prepare derivative works of, or incorporate into other works, such User Content, and to grant and authorize of the foregoing. MealMate does not assert any ownership over your User Content; rather, as between us and you, subject to the rights granted to us in these Terms, you retain full ownership of all of your User Content

and any intellectual property rights or other proprietary rights associated with your User Content. You also hereby grant each user of the Service a non-exclusive license to access your User Content through the Service, and to use, reproduce, distribute, display and perform such User Content as permitted through the functionality of the Service and under these Terms.

We may choose to feature Rooms you use the Services to create or publish or names, trademarks, service marks or logos luded on your Rooms. You grant us a perpetual, worldwide, royalty-free, non-exclusive right and license to use any version of your Rooms, or any portion of your Rooms, luding without limitation names, trademarks, service marks or logos on your Rooms, for the limited purpose of MealMate marketing and promotional activities. For example, we may feature your Rooms on our corporate communications or on our social media accounts. You waive any claims against us relating to any moral rights, artists' rights or any other similar rights worldwide that you may have in or to your Rooms or names, trademarks, service marks or logos on your Rooms and any right of inspection or approval of any such use. You can opt out of being featured through your Account. This Section does not affect any rights you may have under applicable data protection laws.

WE ALSO RESERVE THE RIGHT, AT ALL TIMES AND IN OUR SOLE DISCRETION, TO DISCLOSE ANY USER CONTENT AND OTHER RELATED INFORMATION FOR ANY REASON, luding without limitation (a) to satisfy any applicable law, regulation, legal process or governmental request; (b) to enforce the terms of the Agreements; (c) to protect MealMate' legal rights and remedies; (d) if we, in our reasonable discretion, believe that someone's health or safety may be threatened; or (e) to report a crime or other offensive behavior.

Rooms

We offer tools to help you develop, launch, operate and maintain Rooms on the Services. Rooms can be free and/or premium. You are solely responsible for your Room and compliance with any laws or regulations related to it, luding without limitation, the following:

- You're solely responsible for any claims or warranties you make in connection with your Room and any claims made by Users against you;
- You're solely responsible for handling any comments or complaints related to your Room, luding without limitation any issues related to payments, promotions, refunds or chargebacks;
- You agree to provide accurate and complete contact information on your Room so that your Users can submit comments or complaints to you;
- You are also responsible for complying with any consumer, securities and related laws and regulations.

We cannot promise that the content provided through the Services, luding through any Rooms, will always be available, accurate, complete, and up-to-date. You agree that MealMate is not responsible for examining or warranting the content provided Room owners or other third parties through the Services, and that you will not attempt to hold us or our data providers liable for inaccuracies. As a Room owner, you agree to ensure that content directly associated with your Room is accurate.

When operating a Room, you agree that:

- You are responsible for the accuracy and content of the Room content that you post;
- Content that violates any of MealMate' policies may be modified, obfuscated or deleted at our sole discretion;
- We may revise data or content associated with the Room to supplement, remove or correct information;
- We may provide you with optional recommendations to consider when creating and operating your Room.

You, as a visitor to a Room, acknowledge and agree that you will not attempt to hold MealMate or the owners or operators of any Room liable for any content or information published or made available in any Room. Neither MealMate nor any owner or operator of any Room shall have liability for any content or information directly or indirectly associated with the Room.

Feedback

You acknowledge and agree that any questions, comments, suggestions, ideas, feedback or other information about the Service ("Feedback"), provided by you to the Company are non-confidential and shall become the sole property of the Company. The Company shall own exclusive rights, including all intellectual property rights, and shall be entitled to the unrestricted use and dissemination of this Feedback for any purpose, commercial or otherwise, without acknowledgment or compensation to you.

Copyright Complaints

We respect the intellectual property rights of others and we prohibit Users from posting or otherwise transmitting on the Service any materials that violate another party's intellectual property rights. If you believe that your work has been reproduced in the Service in a manner that constitutes copyright infringement, or your intellectual property rights have been otherwise violated, you may submit a notification to MealMate copyright agent in accordance with the Digital Millennium Copyright Act (the "DMCA"), by providing the following information in writing:

- identification of the copyrighted work that is claimed to be infringed;
- identification of the allegedly infringing material that is requested to be removed, including a description of where it is located on the Service;

- information for our copyright agent to contact you, such as an address, telephone number, and, if available, e-mail address;
- a statement that you have a good faith belief that the identified, allegedly infringing use is not authorized by the copyright owner, its agent or the law;
- a statement that the information above is accurate, and under penalty of perjury, that you are the copyright owner or the authorized person to act on behalf of the copyright owner; and
- a physical or electronic signature of a person authorized to act on behalf of the owner of the copyright or of an exclusive right that is allegedly infringed.

If you are asserting infringement of an intellectual property right other than copyright, please specify the intellectual property right at issue (for example, “trademark”) by noting this in your written notice. You acknowledge that if you fail to comply with all of the requirements for a notice of infringement as specified above, your DMCA notice may not be valid.

Notices of copyright infringement claims should be sent by mail to: MealMate, Attn: Copyright Agent, , or by email to support@MealMate.com. MealMate will respond expeditiously to claims of copyright infringement using the Service that are reported to MealMate copyright agent in the manner of notification explained above. It is MealMate’s policy, in appropriate circumstances and at its discretion, to disable or terminate the accounts of users who repeatedly infringe copyrights or other intellectual property rights of others.

Further information on the DMCA can be found in 17 U.S.C. 512 or on the CANADA Copyright Office website at <http://www.copyright.gov/legislation/dmca.pdf>.

Third-Party Services, Other Websites and Content

The Company may provide links or access to other websites, apps, products or services provided by third-party service providers (“Third-Party Services”) when you visit the Site or use the Service.

Third-Party Services are not reviewed, controlled, examined, sponsored, or endorsed by MealMate and MealMate is not responsible for the information, advertising, products, resources or other material of any Third-Party Services or any link contained in Third-Party Services. The inclusion of any Third-Party Services not imply endorsement of the owner/sponsor of the Third-Party Services or its content by MealMate. Your use of any such Third-Party Services is at your own risk.

MealMate makes no representations or warranties with respect to Third-Party Services and will not be liable for such Third-Party Services, even when used in conjunction with the Service. MealMate does not endorse or sponsor any products or services provided by third parties that are made available through the Service.

In using any Third-Party Services made available via the Service, you must agree to comply with and be bound by the Terms of Service, Privacy Policy, or other terms and conditions of the third-party service providers.

MealMate is not responsible for any trading, buy/sell orders or other activity that you conduct or that otherwise happens in connection with any of your brokerage accounts.

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Use of the Down Jones Indexes are subject to the following terms:

<http://www.djindexes.com/mdsidx/html/tandc/indexestandcs.html>

Advertising

As part of the Service, we may include advertisements provided by MealMate and/or a third party, which may be targeted to the Content or information on the Service, queries made through the Service, or other information. The types and extent of advertising on the Service are subject to change. In consideration for MealMate granting you access to and use of the Service, you agree that MealMate and its third party providers and partners may place such advertising on the Service or in connection with the display of Content or information from the Service whether submitted by you or others. Third party advertisers and sponsors are responsible for ensuring that material submitted for inclusion in advertisements on the Service is accurate and complies with applicable laws. We are not responsible for the illegality or any error, inaccuracy or problem in the advertiser's or sponsor's materials.

Account Information from Third Party Sites

Users may direct MealMate to retrieve their own information maintained by third-parties with which they have customer relationships, maintain accounts or engage in financial transactions ("Account Information"). By submitting information, data, passwords, usernames, PINs, other log-in information, materials and other content to MealMate through the Service, you are granting MealMate a rights to use such information and content for the purpose of providing the Service. MealMate may use and store the content in accordance with this Agreement and our Privacy Policy. You represent and warrant that you are entitled to submit it to MealMate for use for this purpose, without

any obligation by MealMate to pay any fees or be subject to any restrictions or limitations, including any contained in the third party's terms of service. MealMate works with third parties to access your Account Information. MealMate makes no effort to review the Account Information for any purpose, including but not limited to accuracy, legality or non-infringement. By using the Service, you expressly authorize MealMate to access and store your Account Information maintained by identified third parties, on your behalf as your agent.

For instance, when you use the Robinhood or TradeIt features of the Service, you will be directly connected to, and you will be connecting your brokerage accounts to, the Robinhood or TradeIt websites and/or application program interfaces through the Service. MealMate will submit information including usernames and passwords that you provide to log into the Robinhood or TradeIt website or service (or any similar Third-Party Services) to access your Account Information, and MealMate will store information relating to, among other things, your portfolio holdings, watch lists and transaction history to, among other things, facilitate your use of the Service.

You hereby authorize and permit MealMate to use and store information submitted by you to accomplish the foregoing and to configure the Service so that it is compatible with the third party sites for which you submit your information. For purposes of this Agreement and solely to provide the Account Information to you as part of the Service, you grant us a limited power of attorney, and appoint us as your attorney-in-fact and agent, to access third party sites, retrieve and use your information with the full power and authority to do and perform each thing necessary in connection with such activities, as you could do in person.

YOU ACKNOWLEDGE AND AGREE THAT WHEN MealMate IS ACCESSING AND RETRIEVING ACCOUNT INFORMATION FROM THIRD PARTY SITES, MealMate IS

ACTING AS YOUR AGENT, AND NOT AS THE AGENT OF OR ON BEHALF OF THE THIRD PARTY THAT OPERATES THE THIRD PARTY SITE.

MealMate does not review the Account Information for accuracy, legality or non-infringement, and is not responsible for the Account Information or products and services offered by or on third-party sites. MealMate is not responsible for any processing errors or fees or other Service-related issues, including those issues that may arise from inaccurate account information. With respect to the use of third-party products in conjunction with the Service, MealMate cannot always foresee or anticipate technical or other difficulties which may result in failure to obtain data or loss of data, personalization settings or other service interruptions. MealMate does not assume any liability for the timeliness, accuracy, deletion, non-delivery or failure to store any user data, communications or personalization settings. For example, when displayed through the Services, Account Information is only as fresh as the time shown, which reflects when the information is obtained from such sites. Such information may be more up-to-date when obtained directly from the relevant sites. You agree to indemnify MealMate for any losses, costs, expenses or damages incurred by MealMate due to your use of third-party products or services, including any violation of a third party's Terms of Service or other agreement relating to such products or services.

Data and Intellectual Property Ownership

MealMate takes its data and intellectual property rights very seriously. As between MealMate and you, MealMate owns, has licensed, or otherwise has rights, title and interest in and to the Service and all of the content that appears on the Service (except that User Content shall remain owned by the user who posted such User Content). MealMate's intellectual property rights include, but are not limited to, copyrights, trademark

rights, trade dress rights, and trade secrets. You agree that you have no right, title or interest in or to the Service or any other MealMate content.

All software (luding source code), logos, icons, the Service's "look and feel," text, graphics, images, video clips, sound clips, content, notices, data, page layout, and selection and arrangement of the content and all copyrights, patents, trade secrets, trademarks and other intellectual property rights therein shall be owned solely and exclusively by MealMate and/or its licensors and are protected by CANADA and international copyright, trade secret or other intellectual property laws and treaties. The compilation of all content and any software or other materials provided by MealMate on the Service, or in connection with the Service are the exclusive property of MealMate and/or its licensors and are protected by CANADA and international copyright, trade secret or other intellectual property laws and treaties. MealMate and its licensors reserve all rights, title and interest in and to the Service and its content (other than User Content), luding, without limitation, the exclusive right to create derivative works therefrom.

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You hereby consent that, if you choose to become a paying customer of MealMate, MealMate may identify you as a MealMate customer (using your name and logo) and generally describe the products or services it provides to you in its promotional materials, presentations and proposals to other current and prospective customers.

Restrictions on Content and Use of Service

In addition, you agree not to use the Service to:

- in any unlawful manner or in any other manner that could damage, disable, overburden or impair the Service;
- impersonate any person or entity, or falsely state or otherwise misrepresent yourself, your age or your affiliation with any person or entity;
- post or otherwise make publicly available on the Service any private information of any third party, including addresses, phone numbers, email addresses, Social Security numbers and credit card numbers;
- post or otherwise make available any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;
- post or otherwise make available content that would constitute, encourage or provide instructions for a criminal offense, violate the rights of any party, or that would otherwise create liability or violate any local, state, national or international law;
- violate any applicable law or regulation while accessing and using the Service, including, without limitation, the rules and regulations of the U.S. Securities and Exchange Commission and the national or other securities exchanges (especially and including the rule against making false or misleading statements to manipulate the price of any security);
- interfere with the working of our Services, or impose an unreasonable or disproportionately large load on our infrastructure;
- forge headers or otherwise manipulate identifiers in order to disguise the origin of any information transmitted by you; or
- post or otherwise make available any information that you do not have a right to make available under any law or under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements).

House Rules

MealMate has a set of House Rules that further govern the conduct of all Users. The House Rules are incorporated herein by reference.

Rule # 1 EVERYONE SHOULD UTMOST BE RESPECTFUL TO ONE ANOTHER AND USE THIS SERVICE WITH HONESTY AND INTEGRITY. NO INVESTMENT SHOULD

BE BASE SOLELY ON MealMate'S CALCULATORS & WE AT MealMate ARE NOT
LIABLE FOR ANY DAMAGES & LOSS THROUGH THIS WEBSITE

Rule#2 Don't forget rule # 1

Privacy

We care about the privacy of our Users. By using the Service, you are consenting to have your personal data transferred to and processed in the CANADA. As part of providing you the Service, we may need to provide you with certain communications, such as service announcements and administrative messages. These communications are considered part of the Services and your MealMate account, which you may not be able to opt-out from receiving.

We may contact you using autodialed or prerecorded calls and text messages, at any telephone number that you have provided us, to: (i) notify you regarding your account; (ii) troubleshoot problems with your account; (iii) resolve a dispute; (iv) collect a debt; (v) poll your opinions through surveys or questionnaires; or (vi) as otherwise necessary to service your account or enforce these Terms, our policies, applicable law, or any other agreement we may have with you. We may also contact you using autodialed or prerecorded calls and text messages for marketing purposes (e.g., offers and promotions), if you consent to such communications. Our collection, use, disclosure, retention, and protection of your personal information is governed by MealMate privacy.

Securities Disclaimer

MealMate IS NOT A TAX ADVISOR, BROKER, FINANCIAL ADVISOR OR INVESTMENT ADVISOR. THE SERVICE IS NOT INTENDED TO PROVIDE TAX, LEGAL, FINANCIAL OR INVESTMENT ADVICE, AND NOTHING ON THE SERVICE SHOULD BE CONSTRUED AS AN OFFER TO SELL, A SOLICITATION OF AN OFFER TO BUY, OR A RECOMMENDATION FOR ANY SECURITY. Trading in such securities can result in immediate and substantial losses of the capital invested. You should only invest risk capital, and not capital required for other purposes. You alone are solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation. You should also consult an attorney or tax professional regarding your specific legal or tax situation.

The Content is to be used for informational and entertainment purposes only and the Service does not provide investment advice for any individual. MealMate, its affiliates and partners specifically disclaim any and all liability or loss arising out of any action taken in reliance on Content, luding but not limited to market value or other loss on the sale or purchase of any company, property, product, service, security, instrument, or any other matter.

You understand that an investment in any security is subject to a number of risks, and that discussions of any security published on the Service will not contain a list or description of relevant risk factors. In addition, please note that some of the stocks about which Content is published on the Service have a low market capitalization and/or insufficient public float. Such stocks are subject to more risk than stocks of larger companies, luding greater volatility, lower liquidity and less publicly available information.

Other Disclaimers

The Service may be temporarily unavailable from time to time for maintenance or other reasons. The Company assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, User Content. The Company is not responsible for any technical malfunction or other problems of any telephone network or service, computer systems, servers or providers, computer or mobile phone equipment, or software on account of technical problems or traffic congestion on the Internet or at any site or with respect to the Service or combination thereof, luding injury or damage to User's or to any other person's computer, mobile phone, or other hardware or software, related to or resulting from using or downloading Content in connection with the Web and/or in connection with the Service. Under no circumstances will the Company be responsible for any loss or damage, luding any loss or damage to any User Content or personal injury or death, resulting from anyone's use of the Service or any posted on or through the Service or transmitted to or by Users, or any interactions between Users, whether online or offline.

The Service may provide information from or links to certain brokerage companies for your convenience only. MealMate is not a registered broker-dealer and does not endorse or recommend the services of any brokerage company. The brokerage company you select (and not MealMate) is solely responsible for its services to you. MealMate, ITS AFFILIATES, AND PARTNERS SHALL NOT BE LIABLE FOR ANY DAMAGES OR COSTS OF ANY TYPE ARISING OUT OF OR IN ANY WAY CONNECTED WITH YOUR USE OF THE SERVICES OF ANY BROKERAGE COMPANY.

THE SERVICE AND THE CONTENT ARE PROVIDED "AS-IS" AND THE COMPANY, ITS PARTNERS AND AFFILIATES, DISCLAIM ANY AND ALL REPRESENTATIONS AND WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. THE COMPANY CANNOT GUARANTEE AND DOES NOT PROMISE ANY SPECIFIC RESULTS FROM USE OF THE SERVICE. THE COMPANY DOES NOT REPRESENT OR WARRANT THAT SOFTWARE, CONTENT OR MATERIALS ON THE SERVICE OR ELSEWHERE ARE ACCURATE, COMPLETE, RELIABLE, CURRENT OR ERROR-FREE OR THAT THE SERVICE OR ANY OF THE SERVERS USED TO OPERATE THE SERVICE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. THEREFORE, YOU SHOULD EXERCISE CAUTION IN THE USE AND DOWNLOADING OF ANY CONTENT OR MATERIALS AND USE INDUSTRY-RECOGNIZED SOFTWARE TO DETECT AND DISINFECT VIRUSES. WITHOUT LIMITING THE FOREGOING, YOU UNDERSTAND AND AGREE THAT YOU DOWNLOAD OR OTHERWISE OBTAIN CONTENT, DATA OR OTHER MATERIAL FROM OR THROUGH THE SERVICE AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR YOUR USE THEREOF AND ANY DAMAGES TO YOUR MOBILE DEVICE OR COMPUTER SYSTEM, LOSS OF DATA OR OTHER HARM OF ANY KIND THAT MAY RESULT.

FOR THE AVOIDANCE OF DOUBT, THE COMPANY DOES NOT DISCLAIM WARRANTIES FOR INTENTIONAL BREACH OF DUTY. THE WARRANTY DISCLAIMER DOES NOT AFFECT THE LIMITATION OF LIABILITY AS SET OUT BELOW.

BECAUSE SOME STATES OR JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OF IMPLIED WARRANTIES, THE FORGOING DISCLAIMER MAY, IN WHOLE OR IN PART, NOT APPLY TO YOU.

WE DO NOT AND CANNOT CONTROL THE FLOW OF DATA TO OR FROM OUR NETWORK AND OTHER PORTIONS OF THE INTERNET, WIRELESS NETWORKS, OR OTHER THIRD-PARTY NETWORKS. SUCH FLOW DEPENDS IN LARGE PART ON THE PERFORMANCE OF THE INTERNET AND WIRELESS SERVICES PROVIDED OR CONTROLLED BY THIRD PARTIES. AT TIMES, ACTIONS OR INACTIONS OF SUCH THIRD PARTIES MAY IMPAIR OR DISRUPT YOUR CONNECTIONS TO THE INTERNET, WIRELESS SERVICES, OR PORTIONS THEREOF. WE CANNOT GUARANTEE THAT SUCH EVENTS WILL NOT OCCUR. ACCORDINGLY, WE DISCLAIM ANY AND ALL LIABILITY RESULTING FROM OR RELATED TO THIRD-PARTY ACTIONS OR INACTIONS THAT IMPAIR OR DISRUPT YOUR CONNECTIONS TO THE INTERNET, WIRELESS SERVICES, OR PORTIONS THEREOF OR THE USE OF THE SERVICE.

THE FOREGOING DISCLAIMERS OF WARRANTIES IN THIS SECTION OF THE TERMS ARE NOT ENFORCEABLE WITH RESPECT TO VISITORS OF THE SITE FROM NEW JERSEY, TO THE EXTENT THAT SUCH DISCLAIMER IS UNREASONABLE.

The Company reserves the right to change any and all Content, software and other items used or contained in the Service at any time without notice. Reference to any products, services, processes or other information, by trade name, trademark, manufacturer, and supplier or otherwise does not constitute or imply endorsement, sponsorship or recommendation thereof, or any affiliation therewith, by the Company.

Limitation on Liability

NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN AND TO THE FULLEST EXTENT PERMITTED BY LAW, THE LIABILITY OF THE COMPANY AND ITS AFFILIATES, PARTNERS, MEMBERS, MANAGERS, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS TO YOU FOR ANY CAUSE WHATSOEVER, AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO THE COMPANY FOR THE SERVICE IN THE IMMEDIATELY PRECEDING SIX MONTHS. IN NO EVENT WILL THE COMPANY, ITS AFFILIATES, PARTNERS, MEMBERS, MANAGERS, DIRECTORS, OFFICERS, EMPLOYEES OR AGENTS BE LIABLE TO YOU OR ANY THIRD PERSON FOR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES, INCLUDING FOR ANY LOST PROFITS OR LOST DATA ARISING FROM YOUR USE OF THE SERVICE, OR ANY OF THE CONTENT OR OTHER MATERIALS ON, ACCESSED THROUGH OR DOWNLOADED FROM THE SERVICE, EVEN IF THE COMPANY OR ITS AFFILIATES, PARTNERS, MEMBERS, MANAGERS, DIRECTORS, OFFICERS, EMPLOYEES OR AGENTS IS AWARE OR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. YOU ACKNOWLEDGE THAT IF NO FEES ARE PAID TO THE COMPANY FOR THE SERVICE, YOU SHALL BE LIMITED TO INJUNCTIVE RELIEF ONLY, UNLESS OTHERWISE PERMITTED BY LAW, AND SHALL NOT BE ENTITLED TO DAMAGES OF ANY KIND FROM THE COMPANY, REGARDLESS OF THE CAUSE OF ACTION. CERTAIN STATE LAWS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR

ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

ANY LIMITATION OF MealMate' LIABILITY WITH RESPECT TO LIABILITY ARISING FROM OUR NEGLIGENCE, GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT IS NOT ENFORCEABLE WITH RESPECT TO VISITORS OF THE SITE FROM NEW JERSEY.

Suspension; Termination

If we believe you are abusing our Services in any way, we may, in our sole discretion and without limiting other remedies, limit, suspend, or terminate your user account(s) and access to our Services, delay or remove hosted content, remove any special status associated with your account(s), remove, not display, and/or demote listings, reduce or eliminate any discounts, and take technical and/or legal steps to prevent you from using our Services. In the event of any such suspension or termination and we have to refund any amounts to the Users of your Room, you agree to pay us for any such refunded amounts.

The Company may terminate your account, delete your profile and any User Content that you have posted on the Service and/or prohibit you from using or accessing the Service for any reason, or no reason, at any time in its sole discretion, with or without notice, including if it believes that you are under 18.

Arbitration, Class Action Waiver and Governing Law

This Section includes an arbitration agreement and an agreement that all claims will be brought only in an individual capacity (and not as a class action or other representative

proceeding) (“Arbitration Agreement”). Please read it carefully. You may opt out of the Arbitration Agreement by following the opt out procedure described below.

Informal Process First. You agree that in the event of any dispute between you and MealMate, you will first contact MealMate and make a good faith sustained effort to resolve the dispute before resorting to more formal means of resolution, including without limitation any court action.

Arbitration Agreement. After the informal dispute resolution process any remaining dispute, controversy, or claim (collectively, “Claim”) relating in any way to your use of MealMate’ services and/or products, including the Service, or relating in any way to the communications between you and MealMate or any other user of the Service, will be finally resolved by binding arbitration. This mandatory Arbitration Agreement applies equally to you and MealMate. However, this Arbitration Agreement does not (a) govern any Claim by MealMate for infringement of its intellectual property or access to the Service that is unauthorized or exceeds authorization granted in these Terms or (b) bar you from making use of applicable small claims court procedures in appropriate cases. If you are an individual you may opt out of this Arbitration Agreement within thirty (30) days of the first of the date you access or use this Service by following the procedure described below.

Arbitration is more informal than a lawsuit in court. There is no judge or jury in arbitration. Instead, the dispute is resolved by a neutral arbitrator. Court review of an arbitration award is limited. Except to the extent the parties agree otherwise, arbitrators can award the same damages and relief that a court can award. You agree that the CANADA Arbitration Act governs the interpretation and enforcement of this provision, and that you and MealMate are each waiving the right to a trial by jury or to participate in a class action. This arbitration provision will survive any termination of these Terms.

The arbitrator, and not any federal, state, or local court, will have exclusive authority to resolve any dispute relating to the interpretation, applicability, unconscionability, arbitrability, enforceability, or formation of this Arbitration Agreement, including any claim that all or any part of this Arbitration Agreement is void or voidable. However, the preceding sentence will not apply to the “Class Action Waiver” section below.

If you do not want to arbitrate disputes with MealMate and you are an individual, you may opt out of this Arbitration Agreement by sending an email to support@MealMate.com within thirty (30) days of the first of the date you access or use the Service.

Class Action Waiver

Any Claim must be brought in the respective party’s individual capacity, and not as a plaintiff or class member in any purported class, collective, representative, multiple plaintiff, or similar proceeding (“Class Action”). The parties expressly waive any ability to maintain any Class Action in any forum. If the Claim is subject to arbitration, the arbitrator will not have authority to combine or aggregate similar claims or conduct any Class Action nor make an award to any person or entity not a party to the arbitration. Any claim that all or part of this Class Action Waiver is unenforceable, unconscionable, void, or voidable may be determined only by a court of competent jurisdiction and not by an arbitrator. The parties understand that any right to litigate in court, to have a judge or jury decide their case, or to be a party to a class or representative action, is waived, and that any claims must be decided individually, through arbitration.

If this class action waiver is found to be unenforceable, then the entirety of the Arbitration Agreement, if otherwise effective, will be null and void. The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. If for any reason a claim proceeds in court rather than in arbitration, you and MealMate each waive any right to a jury trial.

Governing Law

These Terms shall be governed by the laws of ONTARIO without regard to its conflict of laws provisions, provided that the Federal Arbitration Act shall govern the interpretation and enforcement of the Arbitration Agreement. Unless you and MealMate agree otherwise, in the event that the Arbitration Agreement is found not to apply to you or a particular Claim (except for small claims court actions), either as a result of your decision to opt out of the Arbitration Agreement or as a result of a decision by the arbitrator or a court order, you agree that the Claim will be resolved exclusively by THE PROVINCE AND FEDERAL COURT located in TORONTO, ONTARIO. You and MealMate agree to submit to the personal jurisdiction of the courts located within THE PROVINCE OF ONTARIO CITY FILING TORONTO for the purposes of litigating such Claims. The application of the CANADA Convention on Contracts for the International Sale of Goods is expressly excluded. Your use of the Service may also be subject to other local, state, national, or international laws.

Indemnity

To the fullest extent permitted by law, you agree to indemnify and hold the Company, its subsidiaries and affiliates, and each of their members, managers, directors, officers,

agents, contractors, partners and employees, harmless from and against any loss, liability, claim, demand, damages, costs and expenses, luding reasonable attorney's fees, arising out of or in connection with your use of the Service, your use of any Third-Party Services that are made available by the Service, any Content you post or Content you share on or through the Service or otherwise, your conduct in connection with the Service or with other Users, or any violation of these Terms or of any law, rule, regulation or order, or the rights of any third party. This indemnity shall survive any termination or cessation of use by you of the Service. Without limiting the generality of the foregoing, you agree to indemnify and hold the Company and its licensors harmless for any improper or illegal use of your account, luding the illegal or improper use of your account by someone to whom you have given permission to use your account. ANY OBLIGATION TO INDEMNIFY ANY INDEMNIFIED PARTY FOR ANY LOSS, LIABILITY OR EXPENSE ARISING FROM ANY NEGLIGENT, GROSSLY NEGLIGENT, RECKLESS, WILLFUL, FRAUDULENT OR INTENTIONAL CONDUCT COMMITTED BY ANY INDEMNIFIED PARTY IS NOT ENFORCEABLE AGAINST ANY VISITOR OF THE SITE FROM NEW JERSEY.

Equitable Remedies

You hereby agree that the Company would be irreparably damaged if these Terms were not specifically enforced, and therefore you agree that the Company shall be entitled, without bond, other security, or proof of damages, to appropriate equitable remedies with respect to breaches of these Terms, in addition to such other remedies as the Company may otherwise have available to it under applicable laws.

Web Site Services

MealMate may offer from time to time certain services or features on the Site (including without limitation, newsletters, e-updates, and personal profiles) (collectively, the "Services"). Browsing of the Site's public pages is currently provided free of charge to any person. However, certain features of the Site and Services may require an account to be first established and activated for you. You may sign up for an account by accessing the Site and following the directions for setting up an account. You agree to provide true, accurate, current and complete information about yourself as prompted by our account activation form.

You must have a password to access the Services online via your account. You are responsible for maintaining the secrecy of your password and protecting against unauthorized use of your password. You will immediately notify us if your password is lost, stolen, disclosed to an unauthorized third party or otherwise has been compromised or if there is any other breach of security.

You agree that we shall not be liable to you or to any third party for any such modification, suspension or discontinuance of the Services.