**PRIVACY & POLICY**

Welcome to the terms of use for LIFE OTT. These terms are between you and the entity providing the LIFE OTT service to you, which may be, depending on your location, www.lifeoffott.com, Key all Talkies Productions or one of their affiliates ("LIFE OTT", "we" or "us"). Visit www.lifeoffott.com to identify the LIFE OTT affiliate that provides the LIFE OTT service to you and other applicable terms based on your location. Your LIFE OTT service provider may change from time to time, with or without prior notice (unless required by applicable law).

All other rules and policies related to the LIFE OTT service (including, but not limited to, any rules or usage provisions specified on any product detail page or on any help or other informational page for the LIFE OTT service) (collectively, this "Agreement") The versions of these policies and notices applicable to you are available for your review to understand how we handle your personal information. Each time you visit, browse, or use the LIFE OTT service, you accept this Agreement.

1. THE SERVICE LIFE OTT: (the "Service") is a personalized service that offers, recommends and helps you discover digital movies, television shows and other video content (collectively, "Digital Content") and other services as provided in this Agreement. There are several ways to access the Service and Digital Content, including through LIFE OTT app and your use of other benefits and LIFE OTT services are governed by separate terms made available in the apps, websites or devices you use to access those services. If you are under 18 years of age, or the age of majority in your location, you may use the Service only with involvement of a parent or guardian. We personalize content and features as part of the Services, including showing you recommendations on Digital Content, features and services that might be of interest to you. We also endeavor to continuously improve the LIFE OTT devices and services and your experience with them.

2. COMPATIBLE DEVICES: in order to stream or download Digital Content, you will need to use a personal computer, portable media player, or other device that meets the system and compatibility requirements that we establish from time to time (a "Compatible Device"). Some Compatible Devices may be used only to stream Digital Content, some may be used only to download Digital Content, and some may be used to stream and download Digital Content. We may change the requirements for Compatible Devices from time to time and, in some cases, whether a device is (or remains) a Compatible Device may depend on software or systems provided or maintained by the device manufacturer or other third parties. Accordingly, devices that are Compatible Devices at one time may cease to be Compatible Devices in the future. The LIFE OTT entity that provides you the LIFE OTT mobile app may be different than the LIFE OTT entity that provides you the Service.

3. GEOGRAPHIC VARIABILITY: due to technical and other restrictions imposed by content providers, the Service is available only in certain locations. The Digital Content (including subtitled and dubbed audio versions of Digital Content) and how we offer Digital Content to you will vary over time and by location. LIFE OTT will use technologies to verify your geographic location. You may not use any technology or technique to obscure or disguise your location.

4. DIGITAL CONTENT General: The Service may allow you to: (i) access Digital Content on a subscription basis for viewing during a limited period of time during a subscription period (for example, through LIFE OTT or other subscription or standalone video subscription offering) ("Subscription Digital Content"), (ii) rent Digital Content for on-demand viewing over a limited period of time ("Rental Digital Content"), (iii) purchase Digital Content for on-demand viewing over an indefinite period of time ("Purchased Digital Content"), (iv) purchase Digital Content for pay-per-view viewing over a limited period of time ("PPV Digital Content"), and/or (v) access Digital Content on a free, ad-supported or promotional basis for viewing over a limited period of time ("Free Digital Content"). Digital Content may be available as Subscription Digital Content, Rental Digital Content, Purchased Digital Content, PPV Digital Content, Free Digital Content, or any combination of those, and in each case is subject to the limited license grant below.

5. USAGE RULES: Your use of Digital Content is subject to the LIFE OTT usage Rules (the "Usage Rules"). The Usage Rules provide important information, including the time period during which you are authorized to view different types of Digital Content (the "Viewing Period") and limitations on the number and type of Compatible Devices on which each type of Digital Content may be downloaded, streamed, and viewed.

6. SUBSCRIPTIONS/MEMBERSHIPS: Offers and pricing for subscriptions (also referred to at times as memberships), the subscription services, the extent of available Subscription Digital Content, and the specific titles available through subscription services, may change over time and by location without notice (except as may be required by applicable law). Unless otherwise indicated, any price changes are effective as of the beginning of the next subscription period. If you do not agree to a subscription change, you may cancel your subscription per Section 4(d) below. The pricing for subscriptions or memberships may include VAT and/or other taxes. Where applicable, such taxes will be collected by the party with whom you transact for the service, which may be LIFE OTT or a third party. We make no guarantee as to the availability of specific Subscription Digital Content or the minimum amount of Subscription Digital Content available in any subscription. Additional terms applicable to a subscription (such as the applicable cancellation and refund policy) will be indicated on the informational pages for that subscription on the primary Service website for your location. Some of the subscription services that we offer are from third parties. Third parties that provide subscription services may change or discontinue the features of their services or the content in their services. LIFE OTT is not responsible for the content contained in any third-party subscription service or the features of these services.

7. CANCELLATION OF SUBSCRIPTIONS/MEMBERSHIPS: If you signed-up for your video-only subscription or membership directly through us, you may cancel any time by visiting Your Account and adjusting your membership settings, by contacting LIFE OTT customer service, or by using any cancellation form that we make available to you on your Video Marketplace or, if you transact for the applicable LIFE OTT subscription or membership service through a third party, through your account with such third party. You also expressly accept that the Service will start within your cancellation period. If you cancel at any other time, we will refund your full membership fee only if Digital Content available as part of your video-only membership has not been accessed through your account since your latest membership charge. If you are accessing the Service as part of a LIFE OTT membership, the cancellation and refund terms that apply to you are set forth in the LIFE OTT Terms of Use of your Video Marketplace. If you are accessing the Service as part of an LIFE OTT subscription or membership that you transact for through a third party, the cancellation and refund terms that apply to you may differ and are as set forth by such third party, and you may need to contact such third party to cancel your subscription or receive any refund under its applicable policies.

8. PAYMENT METHODS: If you sign up for your video-only subscription or membership through us and are billed by us, then the billing terms described below will apply to your subscription or membership.

If we are unable to process your payment using your designated payment method, we reserve the right to charge any payment method we have on file for you.

If you purchase a subscription or start a free trial for a subscription, your subscription will automatically continue, and you authorize us (without further notice, unless required by applicable law) to collect the then-applicable periodic subscription fee including any taxes, using any payment method we have on file for you.

Unless you notify us before a charge that you want to cancel or do not want to auto renew, you understand that your subscription will automatically continue and you authorize us (without notice to you, unless required by applicable law) to collect the then-applicable periodic subscription fee including any taxes, using any payment method we have on file for you.

If all payment methods we have on file for you are declined for payment of your subscription fee, your subscription will be cancelled unless you provide us with a new payment method. If you provide us with a new payment method and are successfully charged before your subscription is cancelled, your new subscription period will be based on the original billing date and not the date of the successful charge. You can use "Your Account" settings to update your designated payment method(s).

9. PROMOTIONAL TRIALS: We sometimes offer eligible customers various trial or other promotional memberships, which are subject to this Agreement except as otherwise stated in the promotional offers. We reserve the right, in our sole discretion, to determine your eligibility. Trial members may at any time (through Your Account) choose not to continue to paid membership at the end of the trial period.

10. LIMITED LICENSE TO DIGITAL CONTENT: Subject to payment of any charges to rent, purchase, or access Digital Content, and your compliance with all terms of this Agreement, LIFE OTT grants you a non-exclusive, non-transferable, non-sub licensable, limited license, during the applicable Viewing Period, to access and view the Digital Content in accordance with the Usage Rules, for personal, non-commercial, private use. We may automatically remove Digital Content from your Compatible Device after the end of its Viewing Period.

11. AVAILABILITY OF PURCHASED DIGITAL CONTENT: Purchased Digital Content will generally continue to be available to you for download or streaming from the Service, as applicable, but may become unavailable due to potential content provider licensing restrictions or for other reasons, and LIFE OTT will not be liable to you if Purchased Digital Content becomes unavailable for further download or streaming.

12. PLAYBACK QUALITY/STREAMING: The playback resolution and quality of the Digital Content you receive will depend on a number of factors, including the type of Compatible Device on which you are accessing the Digital Content and your bandwidth, which may increase or decrease over the course of your viewing. If we detect that Digital Content, we are streaming to you may be interrupted or may otherwise not play properly due to bandwidth constraints or other factors, we may decrease the resolution and file size of the streamed Digital Content in an effort to provide an uninterrupted viewing experience. While we strive to provide you a high-quality viewing experience, we make no guarantee as to the resolution or quality of the Digital Content you will receive when streaming, even if you have paid extra for access to high definition, ultra-high definition, or high-dynamic-range content.

13. GENERAL RESTRICTIONS: You may not (i) transfer, copy or display the Digital Content, except as permitted in this Agreement; (ii) sell, rent, lease, distribute, or broadcast any right to the Digital Content; (iii) remove any proprietary notices or labels on the Digital Content; (iv) attempt to disable, bypass, modify, defeat, or otherwise circumvent any digital rights management or other content protection system used as part of the Service; or (v) use the Service or Digital Content for any commercial or illegal purpose.

14. ADDITIONAL TERMS TERMINATION: We may terminate your access to the Service, including any subscription available as part of the Service, at our discretion without notice (except as may be required by applicable law). If we do so, we will give you a pro-rated refund of your subscription fee (if any); however, if you violate any of the terms of this Agreement, your rights under this Agreement will automatically terminate without notice, and LIFE OTT may, in its discretion, immediately revoke your access to the Service and to Digital Content without refund of any fees. In such event, you must delete all copies of Digital Content that you have downloaded (if any)

15. EXPLICIT CONTENT: By using the Service, you may encounter content that may be offensive, indecent or objectionable; this content may or may not be identified as having explicit language or other attributes. Nevertheless, you agree to use the Service at your sole risk, and LIFE OTT has no liability to you for any content. Content types, genres, categories, and descriptions are provided for convenience, and LIFE OTT does not guarantee their accuracy.

16. COMMUNICATIONS: We may send you promotions or otherwise communicate with you electronically, which may include e-mail, push notification, or posts to your LIFE OTT Message Centre, and you hereby consent to receive those communications.

17. MODIFICATION OF SERVICE: LIFE OTT reserves the right to modify, suspend, or discontinue the Service, or any part of the Service, at any time and without notice (except as required by applicable law), and LIFE OTT will not be liable to you should it exercise such rights, even if your ability to use Digital Content is impacted by the change.

18. AMENDMENTS: LIFE OTT reserves the right to make changes to this Agreement at any time by posting the revised terms in connection with the Service or on your Video Market place. To the maximum extent permitted by law, your continued use of the Service or Software following any changes will constitute your acceptance of such changes. However, any increase in subscription fee will not apply until your subscription is renewed.

19. RESERVATION OF RIGHTS: Waiver: The Service, Software and the Digital Content embody intellectual property that is protected by law. Copyright owners of Digital Content are intended third-party beneficiaries under the Agreement. Our failure to insist upon or enforce your strict compliance with the Agreement will not constitute a waiver of any of our rights.

20. DISPUTES/BINDING ARBITRATION/CONDITIONS OF USE: Any dispute or claim arising from or relating to this Agreement or the Service is subject to the governing law, disclaimer of warranties and limitation of liability, binding arbitration and class LIFE OTT waiver (if applicable), and all other terms in the LIFE OTT Conditions of Use of your Video Marketplace. You agree to those

terms by using the Service. You may also be entitled to certain consumer protection rights under the laws of your local jurisdiction.

21. CONTACT INFORMATION: For communications concerning this Agreement, please write to LIFE OTT at the applicable notice address available in the website and app.

22. SEVER ABILITY: If any term or condition of this Agreement is deemed invalid, void, or for any reason unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any remaining term or condition.