

AUROUS FINANCIAL SERVICES Terms of Use

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THESE TERMS GOVERN THE USE OF THIS SITE. PLEASE READ THEM CAREFULLY BEFORE ACCESSING THE SITE. IF YOU DO NOT AGREE WITH THESE TERMS, DO NOT ACCESS THE SITE.

Acceptance of Terms

AUROUS FINANCIAL SVCS, LLC. and its affiliates (collectively, "AUROUS FINANCIAL SERVICES," "we," "us," or "our") welcome you to our Site. These Terms of Use ("Terms") govern your use of this Site and any other AUROUS FINANCIAL SERVICES Site, including, but not limited to, AUROUS FINANCIAL SERVICES mobile applications, AUROUS FINANCIAL SERVICES client interface sites, any content, functionality and services offered on or through this Site, or any other AUROUS FINANCIAL SERVICES Site that links to the Terms (collectively, the "Site"), except as otherwise provided herein. Please review these Terms carefully. By using the Site, or by clicking to accept or agree to the Terms when this option is made available to you, you agree to be bound and abide by the Terms. If you do not agree to be legally bound by the Terms, you are not authorized to use the Site and should exit immediately.

Unauthorized use of AUROUS FINANCIAL SERVICES's Sites including, but not limited to, unauthorized entry into AUROUS FINANCIAL SERVICES's systems, or misuse of any information posted on a AUROUS FINANCIAL SERVICES Site is strictly prohibited. AUROUS FINANCIAL SERVICES makes no representation that the products and services described on the Site are available in all countries. Your eligibility for particular products and services is subject to final determination by AUROUS FINANCIAL SERVICES.

Changes to the Terms

AUROUS FINANCIAL SERVICES reserves the right to change these Terms from time to time. We will notify you of any changes by posting the revised Terms on the Site. You should also periodically check the effective date at the top of this webpage to be sure that you are viewing the most recent version of the Terms and the important information that it includes. All changes to the Terms shall be effective upon posting. Your continued use of the Site after any changes to these Terms constitutes your agreement to be bound by any such changes. AUROUS FINANCIAL SERVICES may terminate, suspend, change, or restrict access to all or any part of the Site without notice or liability.

Intellectual Property

The Site contains material, such as software, text, graphics, images, sound recordings, audiovisual works, desktop, mobile, or other applications for download, and other material provided by or on behalf of AUROUS FINANCIAL SERVICES (collectively, "Content"). The Content may be owned by us or by third parties. The Content is protected under both United States and foreign laws. Unauthorized use of the Content may violate copyright, trademark, and other laws. You have no rights in or to the Content, and you will not use the Content except as permitted under these Terms. No other use is permitted without prior written consent from us. You must not remove or alter copyright or other proprietary notices contained in the original Content, and if AUROUS FINANCIAL SERVICES allows you to sell, transfer, assign, license, sublicense, or modify the Content or reproduce, display, publicly perform, make a derivative version of, or distribute the Content, you must include those proprietary notices without alteration. You may not sell, transfer, assign, license, sublicense, or modify the Content or reproduce, display, publicly perform, make a derivative version of, distribute, or otherwise use the Content in any way for any public or commercial purpose without the express written permission of AUROUS FINANCIAL SERVICES. The use or posting of the Content on any other website, public or private electronic retrieval system, or in a networked computer environment for any purpose is expressly prohibited.

AUROUS FINANCIAL SERVICES makes no claims concerning whether the Content may be downloaded or is appropriate for use outside of the United States. If you access the Site from outside of the United States, you are solely responsible for ensuring compliance with the laws of your specific jurisdiction.

If you violate any part of these restrictions, your permission to access and/or use the Content and Site automatically terminates and you must immediately destroy any copies you have made of the Content.

The trademarks, service marks, and logos of AUROUS FINANCIAL SERVICES (the "AUROUS FINANCIAL SERVICES Trademarks") used and displayed on the Site are registered and unregistered trademarks or service marks of AUROUS FINANCIAL SERVICES. Other company, product, and service names located on the Site may be trademarks or service marks owned by others (the "Third-Party Trademarks", and, collectively with AUROUS FINANCIAL SERVICES Trademarks, the "Trademarks"). Nothing on the Site should be construed as granting, by implication, estoppel, or otherwise, any license or right to use the Trademarks, without our prior written permission specific for each such use. Use of the Trademarks as part of a link to or from any site is prohibited unless establishment of such a link is approved in advance by us in writing. All goodwill generated from the use of AUROUS FINANCIAL SERVICES Trademarks inures to AUROUS FINANCIAL SERVICES's benefit.

Elements of the Site are protected by trade dress, trademark, unfair competition, and other state and federal laws and may not be copied or imitated in whole or in part, by any means, including but not limited to the use of framing or mirrors. None of the

Content for the Site may be retransmitted without our express, written consent for each and every instance.

Use of Personal Information

AUROUS FINANCIAL SERVICES's practices and policies with respect to the collection, use and sharing of nonpublic personal information collected from or about you when you visit the Site is governed by the AUROUS FINANCIAL SERVICES Online Privacy Policy ("AUROUS FINANCIAL SERVICES's Privacy Policy), which is hereby incorporated in its entirety and available at this Site

Service Access

While we endeavor to ensure that the Site is normally available, we shall not be liable if for any reason the Site is unavailable at any time or for any period. Access to the Site may be suspended temporarily and without notice in the case of system failure, legal requirements, maintenance or repair or for reason beyond our control.

Links

The Site may contain links to third-party websites ("External Sites"). These links are provided solely as a convenience to you and not as an endorsement by us of the content and/or services on such External Sites, which are provided by third parties. You should contact the site administrator or webmaster for those External Sites if you have any concerns regarding such links or any content and/or services located on such External Sites. We are not responsible for the content and/or services provided via any linked External Sites and do not make any representations regarding the content or accuracy of materials on such External Sites. You should take precautions when downloading files from all websites to protect your computer from viruses and other destructive programs. External Sites may have a privacy policy different from AUROUS FINANCIAL SERVICES's Privacy Policy, and the External Site may provide less security than the Site. If you decide to access linked External Sites, you do so at your own risk.

Your Conduct

In using the Site, you agree:

- to use the Site and the Content only for lawful purposes,
- not to disrupt or interfere with the security of, or otherwise abuse, the Site, or any services, system
- resources, accounts, servers or networks connected to or accessible through the Site or affiliated or linked websites;

- not to disrupt or interfere with any other user's enjoyment of the Site or affiliated or linked Sites
- not to upload, post or otherwise transmit through or on the Site any viruses, worm, Trojan horse, malware, program, code or other harmful, disruptive or destructive files;
- not to use a robot, spider, script, or any means to extract, download, index, mine, scrape, or circumvent the operation or intended use of the Site;
- not to use the Site to submit or share any offensive, indecent, hateful, racist, sexist, pornographic, or otherwise inappropriate material;
- not to violate the privacy of Aurous Financial Services' rights or infringe upon the intellectual property or other proprietary rights of third parties
- not to use the Site to make unsolicited offers or requests, advertisements, or send spam
- not to use or attempt to use or access another person's product, account or personal information, or create or use a false identity on the Site; and
- not to attempt to obtain unauthorized access to the Site or portions of the Site that are restricted from general access.

You are prohibited from any use of the Site or Content that would give rise to liability to AUROUS FINANCIAL SERVICES or otherwise violate any applicable local, state, national or international law or regulation.

Site Monitoring

AUROUS FINANCIAL SERVICES has no obligation to monitor the Site; however, you acknowledge and agree that AUROUS FINANCIAL SERVICES has the right to view, monitor and/or record the Site and Site activity electronically or otherwise, without notice to or permission from you. Any information obtained by monitoring, reviewing, or recording is subject to review by law enforcement organizations in connection with investigation or prosecution of possible illegal activity on the Site. AUROUS FINANCIAL SERVICES may also comply with all court orders as well as all law enforcement and regulatory inquiries involving requests for such information.

AUROUS FINANCIAL SERVICES may, in its sole and absolute discretion (i) delete and/or take down any material from the Site, (ii) disclose any information as necessary or appropriate to satisfy any law, regulation or other governmental request, (iii) operate the Site, and (iv) take any steps that it deems necessary or appropriate to protect itself and/or users of the Site.

Submissions to the Site

Although we encourage you to communicate with us via the Site, we do not want you to, and you should not, communicate to us any content, remarks, feedback, questions, comments, suggestions, discussions, ideas, graphics or other submissions (collectively, "Submissions") that contain confidential or proprietary information. With respect to Submissions, you agree that: (a) it shall not be considered confidential or proprietary

and you shall have no right of confidentiality, and AUROUS FINANCIAL SERVICES shall have no obligation to protect your Submissions from disclosure; (b) you own or control all rights or have obtained all necessary permissions in and to the Submission; (c) the Submission does and will comply with the Terms, specifically the terms set forth in the "Your Conduct" section of these Terms; (d) you grant AUROUS FINANCIAL SERVICES an unrestricted right to reproduce, copy, incorporate, or otherwise use, disclose, and distribute your Submissions (and any ideas, concepts, know-how, or techniques contained in your Submissions) to others and for AUROUS FINANCIAL SERVICES's commercial or non-commercial purposes, including but not limited to, the development, production and marketing of our products and services, without notice or compensation to you; and (e) AUROUS FINANCIAL SERVICES shall be free to use, but is under no obligation to use your Submissions. Nothing herein contained shall be construed as limiting AUROUS FINANCIAL SERVICES's responsibilities and obligations under AUROUS FINANCIAL SERVICES's Privacy Policy.

Warranty Disclaimer

THE SITE AND AUROUS FINANCIAL SERVICES CONTENT ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY WARRANTIES OF ANY KIND. AUROUS FINANCIAL SERVICES, ITS AFFILIATES, PROVIDERS, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, AND INDEPENDENT CONTRACTORS (COLLECTIVELY "THE AUROUS FINANCIAL SERVICES PARTIES"), DOES NOT WARRANT THE ACCURACY, ADEQUACY, OR COMPLETENESS OF THE SITE OR THE AUROUS FINANCIAL SERVICES CONTENT, AND EXPRESSLY DISCLAIMS ALL WARRANTIES INCLUDING, BUT NOT LIMITED TO, THE WARRANTY OF TITLE, MERCHANTABILITY, NON-INFRINGEMENT OF THIRD PARTIES' RIGHTS, AND FITNESS FOR PARTICULAR PURPOSE. AUROUS FINANCIAL SERVICES IS NOT SUBJECT TO LIABILITY FOR ANY DELAYS OR INTERRUPTIONS OF THE SITE FROM WHATEVER CAUSE. YOU AGREE THAT YOU USE THE SITE AND THE AUROUS FINANCIAL SERVICES CONTENT AT YOUR OWN RISK.

AUROUS FINANCIAL SERVICES DOES NOT WARRANT THAT THE SITE WILL OPERATE ERROR-FREE OR THAT THE SITE, ITS SERVER OR THE AUROUS FINANCIAL SERVICES CONTENT ARE FREE OF COMPUTER VIRUSES OR SIMILAR CONTAMINATION OR DESTRUCTIVE FEATURES. IF YOUR USE OF THE SITE OR THE AUROUS FINANCIAL SERVICES CONTENT RESULTS IN THE NEED FOR SERVICING OR REPLACING EQUIPMENT OR DATA, WE SHALL NOT BE RESPONSIBLE FOR THOSE COSTS.

Limitation of Liability

IN THE ABSENCE OF GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT BY US, IN NO EVENT SHALL THE AUROUS FINANCIAL SERVICES PARTIES BE

LIABLE FOR ANY DAMAGES WHATSOEVER (INCLUDING, WITHOUT LIMITATION, INCIDENTAL AND CONSEQUENTIAL DAMAGES, LOST PROFITS, OR DAMAGES RESULTING FROM LOST DATA OR BUSINESS INTERRUPTION) RESULTING FROM THE USE OR INABILITY TO USE THE SITE OR THE AUROUS FINANCIAL SERVICES CONTENT, WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), OR ANY OTHER LEGAL THEORY, EVEN IF THE AUROUS FINANCIAL SERVICES PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. AUROUS FINANCIAL SERVICES IS NOT LIABLE FOR ANY DEFAMATORY, OFFENSIVE OR ILLEGAL CONDUCT OF ANY USER. YOUR SOLE REMEDY FOR DISSATISFACTION WITH THE SITE IS TO STOP USING THE SITE. THE FOREGOING DOES NOT AFFECT ANY LIABILITY WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

Indemnification

You agree to defend, indemnify and hold harmless the AUROUS FINANCIAL SERVICES Parties from and against any and all claims, losses, expenses, or demands or liabilities, including attorneys' fees and costs, incurred by the AUROUS FINANCIAL SERVICES Parties in connection with any claim by a third party (including any intellectual property claim) arising out of (i) materials and content you submit, post to or transmit through the Site, or (ii) your use or misuse of the Site or content in violation of the Terms or in violation of any applicable law. You further agree that you will cooperate as reasonably required in the defense of any such claims. The AUROUS FINANCIAL SERVICES Parties reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you shall not in any event settle any such claim or matter without the written consent of AUROUS FINANCIAL SERVICES. You hereby agree to cooperate with any reasonable requests from AUROUS FINANCIAL SERVICES to assist in its defense of such claim or matter. You further agree to indemnify and hold harmless the AUROUS FINANCIAL SERVICES Parties from any claim arising from a third party's use of information or materials of any kind that you post in a public area of the Site.

Termination

These Terms are effective until terminated by AUROUS FINANCIAL SERVICES at any time without notice. AUROUS FINANCIAL SERVICES may suspend, restrict and/or terminate your access and use of the Site at any time, with or without cause, in AUROUS FINANCIAL SERVICES's absolute discretion and without notice. The following paragraphs of these Terms shall survive termination of your use or access to the Site: paragraphs concerning Indemnification, Disclaimer of Warranties, Limitations of Liability, applicable law and dispute resolution, and any other provision that by its terms survives termination of your use or access to the Site.

Digital Millennium Copyright Act

AUROUS FINANCIAL SERVICES respects the intellectual property rights of others and attempts to comply with all relevant laws. We will review all claims of copyright infringement received and remove Content deemed to have been posted or distributed in violation of any such laws.

Contact:

admin@aurousfinancial.com

212-201-9879

If you believe that your work has been copied on the Site in a way that constitutes copyright infringement, please contact us with notice in accordance with the requirements of the Act, including (i) a description of the copyrighted work that has been infringed and the specific location on the Site where such work is located; (ii) a description of the location of the original or an authorized copy of the copyrighted work; (iii) your address, telephone number and e-mail address; (iv) a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent or the law; (v) a statement by you, made under penalty of perjury, that the information in your notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf; and (vi) an electronic or physical signature of the owner of the copyright or the person authorized to act on behalf of the owner of the copyright interest.

Governing Law and Venue

These Terms and all other aspects of your use of the Site shall be governed by and construed in accordance with all applicable Federal laws of the United States of America and the laws of the State of New York, without regard to its Conflict of Law Rules. All claims and disputes arising out of these Terms, and applicable federal law or your use of the Site, other than actions for specific performance or injunctive relief brought by AUROUS FINANCIAL SERVICES, shall be exclusively brought in the federal, state, or local courts located in New York, and, with regard to such claims and disputes, you hereby irrevocably (i) submit to the exercise of personal jurisdiction over you by those courts, and (ii) waive any jurisdictional, venue, or inconvenient forum objections to such courts.

General

Failure by AUROUS FINANCIAL SERVICES to enforce any provision(s) of these Terms shall not be construed as a waiver thereof. Any cause of action you may have with respect to the Site, the Content, and/or these Terms must be commenced within one (1) year after the claim or cause of action arose, or be barred. If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall be

enforced to the fullest extent possible, and the remaining provisions of the Terms shall remain in full force and effect. These Terms will be binding on, inure to the benefit of, and be enforceable against the parties and their respective successors and assigns. Neither the course of conduct between parties nor trade practice shall act to modify any provision of these Terms. All rights not expressly granted herein are hereby reserved. You agree that you will not sue us as an individual. You agree that you will not file or participate in a class action against AUROUS FINANCIAL SERVICES.

Contact Us

If you have questions regarding the Terms or the practices of AUROUS FINANCIAL SERVICES, please contact us by e-mail at admin@Aurous Financial Services.com or by regular mail at

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