

# Ace Terms of Use

IMPORTANT: BY DOWNLOADING, ACCESSING AND/OR USING ACE (DEFINED BELOW) YOU ACCEPT THE FOLLOWING TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS SET FORTH HEREIN PLEASE DO NOT DOWNLOAD, ACCESS OR USE ACE.

## 1. Acceptance of Terms

The following agreement consists of the terms and conditions governing your ("you" or "user") access to and use of the AI browser and/or AI Chat & Assistant ("Ace") provided by Ace AI Labs Inc. or its affiliates, as the case may be ("Company" or "We"). These ACE TERMS OF USE together with the Ace Privacy Policy available at: <https://ace.ai/privacy> ("Terms") constitute a binding agreement between you and Ace, and by continuing to use Ace (in whole or in part) in any way or manner you agree to abide by, and be bound, by these Terms. If you do not understand and/or agree to these Terms, you should immediately cease using and delete Ace.

We may unilaterally change or add to the terms of these Terms at any time. In the event of a material change, We shall notify you by means of a prominent notice on Ace. You should check Ace periodically and review changes to the Terms. By continuing to use Ace following such modifications, you agree to be bound by such modifications. If you are not comfortable with all of the provisions of these Terms, please do not use Ace.

ARBITRATION NOTICE: THESE TERMS CONTAIN AN ARBITRATION CLAUSE IN SECTION 9 BELOW THAT APPLY TO ALL USERS FROM THE USA. EXCEPT FOR CERTAIN TYPES OF DISPUTES, AS EXPLAINED IN SECTION 14, YOU AND KOALITIME AGREE THAT DISPUTES BETWEEN US WILL BE RESOLVED BY MANDATORY BINDING INDIVIDUAL ARBITRATION, AND YOU AND COMPANY WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS-ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

You must be at least 16 years old to use Ace. If you are under 16, please do not use Ace.

## 2. License.

Subject to the terms and conditions set forth herein, Company hereby grants to you, and you accept, a personal, nonexclusive, non-transferable, non-assignable, non-sublicensable, revocable, limited license to access and make personal, non-commercial use of Ace only according to the terms of these Terms. The license shall be granted until terminated in accordance with the terms hereof. Ace may include open source components that are governed by their own terms and are provided to you "as-is".

Unless otherwise specified by Company, Ace is for your personal and non-commercial use.

## 3. Registration

At this stage registration is not required in order to use Ace, however, we may offer users to register in order to enjoy additional features or services. If you register, you must provide accurate and complete information. You may not share your account credentials or make your account available to any third party. You are responsible for all activities that occur under your account. If you create an account or use Ace on behalf of another person or entity, you must have the authority to accept these Terms on their behalf.

The features of Ace may be different between mobile and PC.

## 4. Limitations on Use

Except as specifically permitted herein, you agree not to (i) sell, license (or sub-license), lease, assign, transfer, pledge, or share any of your rights under these Terms with/to any third party; (ii) transfer, distribute, scrap, copy all or any part of Ace and/or the Company IPR (as defined below); (iii) refer to Ace by use of framing; (iv) make use of Ace in any jurisdiction where same are illegal or which would subject Company or its affiliates to any registration requirement within such jurisdiction or country; (v) use, or encourage, promote, facilitate or instruct others to use Ace for any illegal, harmful or offensive use; (vi) transmit or upload any viruses, spyware or other harmful, infringing, illegal, disruptive or destructive content, messages or files; (vii) access Ace through or use with Ace any unauthorized means, services or tools including without limitation any data mining, robots, or any other automated means or data gathering and extraction tools, including without limitation in order to extract for re-utilization of any parts of Ace; (viii) perform any act that destabilizes, interrupts or encumbers Ace or its servers or use automatic means, robots or crawlers, that enable sending more request messages to the servers of Ace, in a given period of time, than a human can reasonably send in that time period by using Ace; (ix) copy, modify, translate, reverse engineer, decompile, disassemble (except to the extent applicable laws specifically prohibit such restriction), make any attempt to discover the source code of Ace and/or any other software available on Ace or create derivative works thereof; (x) penetrate or circumvent or attempt to penetrate or circumvent any technical restrictions or limitations included in Ace or its servers; or (xi) use, access, download, sell, distribute or export Ace: (a) into (or to a national or resident of) Cuba, Iran, Iraq, Libya, North Korea, Sudan, Lebanon or Syria or the following regions of Ukraine: Donetsk People's Republic, Luhansk People's Republic and Crimea Region, (b) to anyone on the U.S. Commerce Department's Table of Denial Orders or U.S. Treasury Department's list of Specially Designated Nationals, (c) to any country to which such export or re-export is restricted or prohibited, or as to which the U.S. or Israeli government or any agency thereof requires an export license or other governmental approval at the time of export or re-export without first obtaining such license or approval, or (d) otherwise in violation of any export or import restrictions, laws or regulations of the U.S. or Israel or any foreign agency or authority. You agree to the foregoing and warrant that you are not located in, under the control of, or a national or resident of any such prohibited country or on any such prohibited party list. You are solely responsible for obtaining, paying for, repairing and maintaining all the equipment, software, hardware and services required for getting access to and using Ace.

## 5. Payment

Some features and services may be subject to payment. You will elect whether to purchase/ subscribe to such paid services.

If you purchase a recurring subscription, we may continue billing your payment method using the same means of payment (e.g. credit card). We may calculate taxes payable by you based on the billing information that you provide us at the time of purchase. We reserve the right to change our subscription plans or adjust pricing at any time in our sole and absolute discretion. Company may change the prices and payment terms at its sole discretion and without notice. Such changes shall not apply retroactively to purchases already made prior to such change. If the change applies to a renewal, you will receive notice of the change in order to enable you to cancel the renewal.

If you purchase a subscription, your subscription will automatically renew at the subscription period set forth on your subscription page (or monthly, if not designated) and your payment method will automatically be charged at the start of each new subscription period. To avoid future subscription charges, you must cancel your subscription before the subscription period renewal date. You may cancel your subscription within your account on Ace under Settings/ Account Details.

Payments for subscriptions are non-refundable and there are no credits for partially used periods.

## 6. Content

You may provide to Ace content, data, files or any other materials or input ("**Input**"). You retain all rights in and to your Input. You may receive output from Ace based on your Input ("**Output**"). Output may be generated by third party GenAI or web-search providers. Company may rearrange, screen or

modify Output received from third party providers in order to improve or personalize Ace. Output, whether modified or provided unchanged, is provided to you “as-is” and subject to the terms of such providers, without any liability of the Company. Your use of Output shall be at your sole risk.

Due to the nature of the services and artificial intelligence generally, Output may not be unique and other users may receive similar output and you waive any claim in respect thereof.

You hereby acknowledge that Output may be generated by GenAI and is not always accurate, true or up-to-date. You should not rely on Output, whether AI generated or not, and evaluate it on your own.

Output may include content that is offensive or inappropriate. Output does not represent our or our third party service providers’ views.

## **7. Notice and Takedown**

Company respects the intellectual property rights of others and expects its users to do the same. Company will respond to claims of copyright infringement in respect of Ace or any Output if such claims are reported to Company’s Designated Copyright Agent identified in the sample notice below.

If you are a copyright owner, authorized to act on behalf of one, or authorized to act under any exclusive right under copyright, please report alleged copyright infringements taking place on or through Ace by submitting a notice of Alleged Infringement and delivering it to Company’s Designated Copyright Agent by mail to: [copyrights@ace.ai](mailto:copyrights@ace.ai).

Upon receipt of such notice, Company will take whatever action, in its sole discretion, it deems appropriate, including removal of the challenged content from Ace. Please note that Output may be generated by third party services and therefore Company cannot guarantee that such Output or similar content will not be generated or provided again; you should contact the third party service provider in respect thereof.

Please include the following information in your notice:

- A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed by the material(s).
- Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works are covered by a single notification, a representative list of such works.
- Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit Company to locate the material.
- Information reasonably sufficient to permit Company to contact the complaining party, such as an address, telephone number, and, if available, an electronic mail address at which the complaining party may be contacted.
- A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law.
- A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

If you are unsure whether you hold rights to a particular work or if the material you are reporting is in fact infringing, please consult an attorney or another adviser, as Company cannot provide legal advice. Note that there can be penalties for false claims.

For any notice of takedown requests due to allegations of infringement of intellectual property rights, defamation, obscene content or any other claim, please contact us using the same contact details above and provide the same details, *mutatis mutandis*.

## **8. Ownership of Proprietary Rights**

Ace, including without limitation any underlying data, software, platforms, algorithms, technology, design, UI, any information, services, texts, files, charts, graphs, photos, videos, sound, music, organization, structure, "look and feel" and features and any modifications, enhancements and derivatives thereof and all Intellectual Property Rights related thereto ("**Company IPR**") are the exclusive property of Company or its licensors, who retain all right, title and interest in connection therewith.

No transfer or grant of any rights by Company is made or is to be implied by any provision of these Terms or by any other provision contained in Ace with respect to the Company IPR or otherwise, except for the limited license set forth in Section 2 above.

"**Intellectual Property Rights**" means worldwide, whether registered or not (a) rights associated with works of authorship, designs, mask works and photography including copyrights; (b) trademarks, service marks, domain names, logos, trade names, trade dress, the right to publicity and goodwill rights; (c) patents, patent applications and industrial designs; (d) trade secrets; (e) rights analogous to those set forth herein and any other proprietary rights relating to intangible property; (f) divisions, continuations, renewals, reissues and extensions of the foregoing (as applicable) now existing or hereafter filed, issued, or acquired.

## **9. Privacy**

Company's privacy practices are governed by Company's Ace Privacy Policy, the most updated copy of which can be found at <https://ace.ai/privacy> ("**Privacy Policy**").

## **10. Disclaimer**

YOU AGREE THAT YOUR USE OF ACE AND/OR THE COMPANY IPR SHALL BE AT YOUR OWN RISK. ACE, INCLUDING WITHOUT LIMITATION COMPANY IPR ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, FITNESS FOR A PARTICULAR PURPOSE AND COMPLIANCE WITH REGULATORY REQUIREMENTS.

COMPANY DOES NOT WARRANT THAT THE COMPANY IPR OR ACE WILL BE UNINTERRUPTED OR ERROR-FREE, OR THAT ACE OR THE SERVER(S) THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

COMPANY DOES NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE COMPANY IPR OR ACE INCLUDING WITHOUT LIMITATION THEIR CORRECTNESS, COMPLETENESS, ACCURACY, RELIABILITY, AVAILABILITY OR OTHERWISE. WITHOUT DEROGATING FROM THE FOREGOING, THE INFORMATION PROVIDED THROUGH ACE MAY BE PARTIAL, OUT-DATED, INACCURATE AND SUBJECT TO CHANGE. YOU ARE RESPONSIBLE FOR TAKING ALL PRECAUTIONS NECESSARY OR ADVISABLE TO PROTECT YOURSELF AGAINST ANY CLAIM, DAMAGE, LOSS OR HAZARD THAT MAY ARISE BY VIRTUE OF YOUR USE OF OR RELIANCE UPON ACE AND/OR ANY OF THE COMPANY IPR.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN IMPLIED WARRANTIES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

## **11. Limitation of Liability**

TO THE MAXIMUM PERMITTED UNDER LAW, UNDER NO CIRCUMSTANCES WHATSOEVER WILL COMPANY AND ITS AFFILIATES AND ITS AND THEIR PARTNERS, OFFICERS, DIRECTORS, EMPLOYEES, SHAREHOLDERS, AGENTS, LICENSORS, SUBCONTRACTS AND SUPPLIERS BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY OTHER ENTITY, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, UNDER ANY LEGAL THEORY, WHETHER CONTRACT, TORT OR OTHERWISE FOR ANY DIRECT, COMPENSATORY, INDIRECT, INCIDENTAL, CONSEQUENTIAL INCLUDING WITHOUT LIMITATION ANY LOST PROFITS AND LOST BUSINESS OPPORTUNITIES, BUSINESS INTERRUPTION, REVENUE, INCOME, GOODWILL, USE, DATA OR OTHER TANGIBLE OR INTANGIBLE LOSSES, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES THAT RESULT FROM OR RELATE IN ANY MANNER WHATSOEVER TO YOUR USE OF ACE OR COMPANY IPR, OR RELIANCE THEREON OR TO ANY ERRORS, INACCURACIES, OMISSIONS, DEFECTS, SECURITY BREACHES, OR ANY OTHER FAILURE TO PERFORM BY COMPANY.

SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

## **12. Third Party Content and Services**

Ace includes third party software, products and services, and some features of Ace, like GenAI chat or browser search queries, may include output from those services. Such third party services and output therefrom are subject to their own terms, and we are not responsible for them.

Company may occasionally monitor or screen such third party output for your convenience, but is not obligated to do so.

Additional Terms regarding Apple App Store. If Ace is provided to you through Apple Inc. (Apple Inc. together with all of its affiliates, “**Apple**”) App Store, the following terms and conditions shall apply in addition to all other terms set forth herein: (a) Apple is not responsible for Ace and has no obligation to provide any maintenance or support services for Ace; (b) in the event of any failure of Ace to conform to any applicable warranty, you may notify Apple, and Apple will refund the purchase price for Ace (if any) to the user. Except for the foregoing, to the maximum extent permitted by applicable law, Apple will have no other warranty obligation whatsoever for Ace, and any other claims, losses, liabilities, damages, costs, or expenses in respect of any failure to conform to any warranty will be governed by the Terms; (c) any claim in connection with Ace related to product liability, a failure to conform to applicable legal or regulatory requirements, or claims under consumer protection or similar legislation is governed by these Terms, and Apple is not responsible for such claim; (d) any third-party claim that Ace or your use of Ace infringe Intellectual Property Rights of that third party will be governed by these Terms, and Apple will not be responsible for the investigation, defense, settlement, and discharge of such intellectual property infringement claim; (e) Apple shall be a third-party beneficiary of these Terms and upon your acceptance of these Terms, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms against you.

## **13. Termination**

We may terminate these Terms and/or suspend your right to access or use any portion or all of Ace immediately (including without limitations the license set forth in Section 2 above), at our sole discretion without notice. Upon termination you shall immediately cease using Ace and the following sections shall survive: 1, 4-15.

- 14. Arbitration, Class Waiver, and Jury Waiver.** To the extent that this arbitration clause is invalid pursuant to laws applicable to users from jurisdictions outside the USA, such users shall be subject to the law and venue set forth in Section 14.12 below.
- 14.1 Applicability of Arbitration Agreement.** All claims and disputes arising out of or relating to these Terms or the use of Ace that cannot be resolved in small claims court will be resolved by binding arbitration on an individual basis ("**Disputes**"), except that you and Company are not required to arbitrate any dispute for enforcement or infringement of either party's Intellectual Property Rights ("**Excluded Disputes**"). Any and all Disputes relating to, arising out of, or in any way in connection with your rights of privacy and publicity are not Excluded Disputes.
- 14.2 Arbitration Rules.** The Federal Arbitration Act governs the interpretation and enforcement of this dispute-resolution provision. Arbitration will be initiated through the American Arbitration Association ("**AAA**"). If the AAA is not available to arbitrate, the parties will select an alternative arbitral forum. The rules of the arbitral forum will govern all aspects of this arbitration, except to the extent those rules conflict with these Terms. The AAA Consumer Arbitration Rules governing the arbitration are available online at [www.adr.org](http://www.adr.org) or by calling the AAA at 1-800-778-7879. The arbitration will be conducted by a single neutral arbitrator. Any Disputes where the total amount sought is less than \$10,000 USD may be resolved through binding non-appearance-based arbitration, at the option of the party seeking relief. For Disputes where the total amount sought is \$10,000 USD or more, the right to a hearing will be determined by the arbitral forum's rules. Any judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction.
- 14.3 Additional Rules for Non-appearance Arbitration.** If non-appearance arbitration is elected, the arbitration will be conducted by telephone, online, written submissions, or any combination of the three; the specific manner will be chosen by the party initiating the arbitration. The arbitration will not involve any personal appearance by the parties or witnesses unless the parties mutually agree otherwise.
- 14.4 Authority of the Arbitrator.** The arbitrator will decide the jurisdiction of the arbitrator and the rights and liabilities, if any, of you and Company. The dispute will not be consolidated with any other matters or joined with any other cases or parties. The arbitrator will have the authority to grant motions dispositive of all or part of any claim or dispute. The arbitrator will have the authority to award monetary damages and to grant any non-monetary remedy or relief available to an individual under applicable law, the arbitral forum's rules, and the Terms. The arbitrator will issue a written award and statement of decision describing the essential findings and conclusions on which the award is based, including the calculation of any damages awarded. The arbitrator has the same authority to award relief on an individual basis that a judge in a court of law would have. The award of the arbitrator is final and binding upon you and Company.
- 14.5 Waiver of Jury Trial.** YOU AND COMPANY WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO GO TO COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR A JURY, OTHER THAN IN RESPECT OF EXCLUDED DISPUTES. YOU AND COMPANY ARE INSTEAD ELECTING TO HAVE CLAIMS AND DISPUTES RESOLVED BY ARBITRATION. IN ANY LITIGATION BETWEEN YOU AND COMPANY OVER WHETHER TO VACATE OR ENFORCE AN ARBITRATION AWARD, YOU AND COMPANY WAIVE ALL RIGHTS TO A JURY TRIAL, AND ELECT INSTEAD TO HAVE THE DISPUTE BE RESOLVED BY A JUDGE.
- 14.6 Waiver of Class or Consolidated Actions.** ALL CLAIMS AND DISPUTES WITHIN THE SCOPE OF THIS ARBITRATION AGREEMENT MUST BE ARBITRATED OR LITIGATED ON AN INDIVIDUAL BASIS AND NOT ON A CLASS BASIS. CLAIMS OF MORE THAN ONE CUSTOMER OR USER CANNOT BE ARBITRATED OR LITIGATED JOINTLY OR CONSOLIDATED WITH THOSE OF ANY OTHER CUSTOMER OR USER. If, however, this waiver of class or consolidated actions is deemed invalid or unenforceable, neither you nor We are entitled to arbitration; instead all claims and disputes will be resolved in a court as set forth in Section 14.12 below.
- 14.7 Confidentiality.** No part of the procedures will be open to the public or the media. All evidence discovered or submitted at the hearing is confidential and may not be disclosed, except by written agreement of the parties, pursuant to court order, or unless required by law.

Notwithstanding the foregoing, no party will be prevented from submitting to a court of law any information needed to enforce this arbitration agreement, to enforce an arbitration award, or to seek injunctive or equitable relief.

- 14.8 **Right to Waive.** Any rights and limitations set forth in this arbitration agreement may be waived by the party against whom the claim is asserted. Such waiver will not waive or affect any other portion of this arbitration agreement.
- 14.9 **Opt-out.** You may opt out of this arbitration agreement. If you do so, neither you nor Company can force the other to arbitrate. To opt out, you must notify Company in writing no later than thirty (30) days after first becoming subject to this arbitration agreement. Your notice must include your name and address, the email address and phone number you provided on Ace when you registered or made a purchase, and an unequivocal statement that you want to opt-out of this arbitration agreement. You must send your opt-out notice to this address: [legal-arb-opt-out@ace.ai](mailto:legal-arb-opt-out@ace.ai).
- 14.10 **Small Claims Court.** Notwithstanding the foregoing, either you, or Company may bring an individual action in small claims court.
- 14.11 **Arbitration Agreement Survival.** This arbitration agreement will survive the termination of your relationship with Company.
- 14.12 **Venue for Excluded Disputes.** Excluded Disputes shall be governed by and construed exclusively in accordance with the laws of the state of Delaware, without regard to the principles of conflict of law therein. The parties consent to the exclusive jurisdiction of the competent courts in the United States District Court for the District of Delaware in Wilmington, DE in respect of Excluded Disputes and hereby submit themselves to the exclusive jurisdiction of these courts.
- 14.13 **U.N. Convention.** The application of the United Nations Convention of Contracts for the International Sale of Goods or other international laws is expressly excluded, whether the claim is in arbitration or at court.

## 15. General

(i) The application of the United Nations Convention of Contracts for the International Sale of Goods or other international laws is expressly excluded; (ii) notwithstanding the foregoing, in the event of breach or threatened breach by of any provision of these Terms by you, Company could suffer significant and irreparable harm that could not be satisfactorily compensated in monetary terms, and that the remedies at law available to Company may otherwise be inadequate and Company shall be entitled, in addition to any other remedies to which it may be entitled to under law or in equity, to the immediate *ex parte* issuance, without bond, of an equitable relief, including without limitation an injunctive relief, in any jurisdiction worldwide. You hereby acknowledge and agree that Company shall not be required to post bond as a condition to obtaining or exercising any such remedies, and you hereby waive any such requirement or condition; (iii) if any provision of these Terms is held to be unenforceable, such provision shall be reformed only to the extent necessary to make it enforceable and if such provision is determined to be invalid or unenforceable nonetheless, the provision shall be deemed to be severable from the remainder of these Terms and shall not cause the invalidity or unenforceability of the remainder of these Terms; (iv) You acknowledge and agree that Company has the right, at any time and for any reason, to redesign or modify the Company IPR and other elements of Ace or any part thereof and to start charging/ change the rates for using Ace; (v) these Terms are the entire agreement between you and Company regarding the subject matter herein. You may not rely on AI output as an interpretation or reference to these Terms or the Privacy Policy, such output may be inaccurate or based on hallucinations; (vi) Company may assign these Terms, in whole or in part, in its sole discretion. You are not entitled to assign or otherwise transfer the Terms, or any of your rights or obligations hereunder, to any third party without the prior written consent of Company. Any unauthorized assignment will be void and of no force or effect; (vii) no provisions of these Terms are intended or shall be construed to confer upon or give to any person or entity other than you and Company any rights, remedies or other benefits under or by reason of these Terms; (viii) Company's failure to enforce any rights granted hereunder or to take action against you in the event of any breach hereunder shall not be deemed a waiver by Company as to subsequent enforcement of rights or subsequent actions in the event of future breaches; (ix) all waivers must be in writing. Any waiver or failure to enforce any provision of these

Terms on one occasion will not be deemed a waiver of any other provision or of such provision on any other occasion; (x) ANY CAUSE OF ACTION INITIATED BY YOU AND ARISING OUT OF OR RELATED TO ACE MUST COMMENCE WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES. OTHERWISE, SUCH CAUSE OF ACTION IS PERMANENTLY BARRED AND YOU SHALL BE DEEMED TO WAIVE ANY CLAIM YOU MAY HAVE IN RESPECT THEREOF.

Last updated: June 16, 2026