

Terms of Use

These Terms of Use (“Terms”) govern your access to and use of our services, including our various websites, mobile application, SMS, APIs, email notifications, applications, buttons, widgets, ads, commerce services, and our other covered services that link to these Terms (collectively, the “Services”), and any information, text, links, graphics, photos, audio, videos, or other materials or arrangements of materials uploaded, downloaded or appearing on the Services (collectively referred to as “Content”). By using the Services you agree to be bound by these Terms.

1. Who May Use the Services

You may use the Services only if you agree to form a binding contract with StoryTrading and are not a person barred from receiving services under the laws of the applicable jurisdiction. In any case, you must be at least 18 years old, to use the Services. If you are accepting these Terms and using the Services on behalf of a company, organization, government, or other legal entity, you represent and warrant that you are authorized to do so and have the authority to bind such entity to these Terms, in which case the words “you” and “your” as used in these Terms shall refer to such entity.

2. Privacy

Our **Privacy Policy** describes how we handle the information you provide to us when you use our Services. You understand that through your use of the Services you consent to the collection and use (as set forth in the Privacy Policy) of this information, including the transfer of this information for storage, processing and use by StoryTrading.

3. Content on the Services

You are responsible for your use of the Services and for any Content you provide, including compliance with applicable laws, rules, and regulations. You should only provide Content that you are comfortable sharing with others.

Any use or reliance on any Content or materials posted via the Services or obtained by you through the Services is at your own risk. We do not endorse, support, represent or guarantee the completeness, truthfulness, accuracy, or reliability of any Content or communications posted via the Services or endorse any opinions expressed via the Services. You understand that by using the Services, you may be exposed to Content that might be offensive, harmful, inaccurate or otherwise inappropriate, or in some cases, postings that have been mislabeled or are otherwise deceptive. All Content is the sole responsibility of the person who originated such Content. We may not monitor or control the Content posted via the Services and, we cannot take responsibility for such Content.

We reserve the right to remove Content that violates the User Agreement, including for example, copyright or trademark violations, impersonation, unlawful conduct, or harassment.

Your Rights and Grant of Rights in the Content

You retain your rights to any Content you submit, post or display on or through the Services. What's yours is yours – you own your Content (and your incorporated audio, photos and videos are considered part of the Content).

By submitting, posting or displaying Content on or through the Services, you grant us a worldwide, non-exclusive, royalty-free license (with the right to sublicense) to use, copy, reproduce, process, adapt, modify, publish, transmit, display and distribute such Content

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4. Using the Services

The Services may change from time to time, at our discretion. We may stop (permanently or temporarily) providing the Services or any features within the Services to you or to users generally. We also retain the right to create limits on use and storage at our sole discretion at any time. We may also remove or refuse to distribute any Content on the Services, suspend or terminate users, and reclaim usernames without liability to you.

In consideration for StoryTrading granting you access to and use of the Services, you agree that StoryTrading and its third-party providers and partners may place advertising on the Services or in connection with the display of Content or information from the Services whether submitted by you or others. We also reserve the right to access, read, preserve, and disclose any information as we reasonably believe is necessary to (i) satisfy any applicable law, regulation, legal process or governmental request, (ii) enforce the Terms, including investigation of potential violations hereof, (iii) detect, prevent, or otherwise address fraud, security or technical issues, (iv) respond to user support requests, or (v) protect the rights, property or safety of StoryTrading, its users and the public.

In addition, in connection with your use of the Services, you agree not to:

- Restrict or inhibit any other visitor from using the Services, including, without limitation, by means of “hacking” or defacing any portion of the Services;
- Use the Services for any unlawful purpose;
- Express or imply that any statements you make are endorsed by us, without our prior written consent;
- Modify, adapt, sublicense, translate, sell, reverse engineer, decompile or disassemble any portion of the Services;
- Disable, damage or alter the functioning or appearance of the Services, including the presentation of advertising;
- “Frame” or “mirror” any part of the Services without our prior written authorization;
- Use any robot, spider, site search/retrieval application, or other manual or automatic device or process to download, retrieve, index, “data mine”, “scrape”,

“harvest” or in any way reproduce or circumvent the navigational structure or presentation of the Services or its contents;

- Harvest or collect information about visitors to the Services without their express consent;
- Send unsolicited or unauthorized advertisements, spam, chain letters, etc. to other users of the Services; or
- Transmit any Content which contains software viruses, or other harmful computer code, files or programs.

Your Account

You may need to create an account to use some of our Services. You are responsible for safeguarding your account, so use a strong password and limit its use to this account. We cannot and will not be liable for any loss or damage arising from your failure to comply with the above.

You can control most communications from the Services. 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 account, and you may not be able to opt-out from receiving them. If you added your phone number to your account and you later change or deactivate that phone number, you must update your account information to help prevent us from communicating with anyone who acquires your old number.

Your License to Use the Services

The Services are protected by copyright, trademark, and other laws of both the United States and foreign countries. Nothing in the Terms gives you a right to use the StoryTrading name or any of the StoryTrading trademarks, logos, domain names, and other distinctive brand features. All right, title, and interest in and to the Services (excluding Content provided by users) are and will remain the exclusive property of StoryTrading and its licensors. Any feedback, comments, or suggestions you may provide regarding StoryTrading, or the Services is entirely voluntary, and we will be free to use such feedback, comments or suggestions as we see fit and without any obligation to you.

Ending These Terms

You may end your legal agreement with StoryTrading at any time by deactivating your accounts and discontinuing your use of the Services.

We may suspend or terminate your account or cease providing you with all or part of the Services at any time for any or no reason, including, but not limited to, if we reasonably believe: (i) you have violated these Terms, you create risk or possible legal exposure for us; (iii) your account should be removed due to prolonged inactivity; or (iv) our provision of the Services to you is no longer commercially viable. We may or may not make reasonable efforts to notify you, depending on the circumstances. In all such cases, the Terms shall terminate.

5. Disclaimers and Limitations of Liability

The Services are Available "AS-IS"

Your access to and use of the Services or any Content are at your own risk. You understand and agree that the Services are provided to you on an “AS IS” and “AS AVAILABLE” basis. Without limiting the foregoing, to the maximum extent permitted under applicable law, STORYTRADING DISCLAIMS ALL WARRANTIES AND CONDITIONS, WHETHER EXPRESS OR IMPLIED, OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. StoryTrading makes no warranty or representation and disclaims all responsibility and liability for: (i) the completeness, accuracy, availability, timeliness, security or reliability of the Services or any Content; (ii) any harm to your computer system, loss of data, or other harm that results from your access to or use of the Services or any Content; (iii) the deletion of, or the failure to store or to transmit, any Content and other communications maintained by the Services; and (iv) whether the Services will meet your requirements or be available on an uninterrupted, secure, or error-free basis. No advice or information, whether oral or written, obtained from StoryTrading, will create any warranty or representation not expressly made herein.

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responsible for setting the cache settings on your browser to ensure you are receiving the most recent data.

6. Additional Terms that Apply to StoryTrading's Mobile Application

By downloading StoryTrading's mobile application on your mobile device (the "Licensed Application"), your use of the Licensed Application is also subject to the [Usage Rules] established by Apple, Inc. ("Apple") or Google LLC ("Google") (collectively, the "Mobile Application Platforms") including those set forth in the Apple App Store or the Google Play Store Terms of Service, effective as of the date that you download the Licensed Application. In addition, you agree to the following terms:

- You acknowledge that these Terms are entered into by and between you and StoryTrading exclusively and not with the Mobile Application Platforms or their affiliates or subsidiaries.
- Any appearance of the word "Services" in these Terms are also intended, where appropriate, to include a reference to the Licensed Application.
- As between StoryTrading and the Mobile Application Platforms, we are exclusively responsible for the Licensed Application and its content, unless specifically noted otherwise in these Terms,
- StoryTrading grants you a nontransferable, nonexclusive, royalty-free, fully paid, worldwide license (without the right to sublicense) to install and use one copy of the Licensed Application, in executable object code format only, solely on your mobile device.
- Except as required by applicable law, you acknowledge that neither StoryTrading nor the Mobile Application Platforms are obligated to maintain or support the Licensed Application. Notwithstanding the foregoing, from time to time, we may provide updates or upgrades to the Licensed Application (each a "Revision"), but we are not under any obligation to do so. Such Revisions will be supplied

according to StoryTrading's then-current policies, which may include automatic updating or upgrading without any additional notice to you. You consent to any such automatic updating or upgrading of the Licensed Application. All references herein to the Licensed Application shall include Revisions. These Terms shall govern any Revisions that replace or supplement the original Licensed Application unless the Revision is accompanied by a separate license agreement which will govern the Revision.

- Currently, we do not charge for your use of the Licensed Application, however, your use of the Licensed Application requires and utilizes internet connection or data access. To the extent that a third party service provider or carrier charges for your internet or data usage, you agree to be solely responsible for those charges.
- In the event of any failure of the Licensed Application to conform to any applicable warranty provided herein, you may notify the Mobile Application Platforms, and the Mobile Application Platforms will refund the purchase price, if any, for the Licensed Application to you. Furthermore, to the maximum extent permitted by applicable law, the Mobile Application Platforms will have no other warranty obligation whatsoever with respect to the Licensed Application, and any other claims, losses, liabilities, damages, costs or expenses attributable to any failure of the Licensed Application to conform to any warranty.
- To the extent that a claim is permitted pursuant to these Terms, StoryTrading, and not the Mobile Application Platforms, is responsible for addressing your claims or those of any third party relating to the Licensed Application or your possession and/or use of the Licensed Application, including, but not limited to: (i) product liability claims; (ii) any claim that the Licensed Application fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection or similar legislation. Similarly, if there is a third party claim that the Licensed Application or Your possession and use of the Licensed

Application infringes a third party's intellectual property rights, StoryTrading, not the Mobile Application Platforms, will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim.

- You represent and warrant that (i) You are not located in a country that is subject to a U.S. Government embargo or that has been designated by the U.S. Government as a "terrorist supporting" country; and (ii) You are not listed on any U.S. Government list of prohibited or restricted parties.
- The Mobile Application Platforms are intended third-party beneficiary of this Section 6, Additional Terms. You acknowledge that the Mobile Application Platforms will have the right (and will be deemed to have accepted the right) to enforce any of the terms or conditions of this Section 6 against you as a third-party beneficiary of this Section 6.

7. Additional Terms that Apply to StoryTrading Paid Subscription

As part of your use of the Service, StoryTrading may choose to offer you some paid products or services, including premium blogs or content, subcommunities, 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 Products or Service.

The prices for any Paid Products or Services will be available 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.

If your payment method fails or your account is past due, we may collect amounts owed by charging other payment methods on file with us and retain collection agencies and legal counsel. In addition, you will be subject to late fees. StoryTrading, or the collection agencies we retain, may also report information about your account to credit bureaus, and as a result, late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you wish to dispute the information StoryTrading reported to a credit bureau (i.e., Experian, Equifax or TransUnion) please contact us at help.StoryTrading.com. If you wish to dispute the information a collection agency reported to a credit bureau regarding your account, you must contact the collection agency directly.

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Limitation of Liability

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8. General

We may revise these Terms from time to time. The changes will not be retroactive. We will try to notify you of material revisions, for example via a service notification or an email to the email associated with your account. By continuing to access or use the Services after those revisions become effective, you agree to be bound by the revised Terms.

In the event that any provision of these Terms are held to be invalid or unenforceable, then that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions of these Terms will remain in full force and effect.

StoryTrading's failure to enforce any right or provision of these Terms will not be deemed a waiver of such right or provision.

These Terms are an agreement between you and StoryTrading.

Effective: August 25, 2021