

TERMS OF USE

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Welcome to the FAITHFUL GROUPS (“FAITHFUL GROUPS” or “we” or “us”) website hosted at <https://faithfulgroups.com> and other affiliated websites and mobile phone applications (together, collectively, the “Service”).

Please review the following terms and conditions concerning your use of and access to the Service. By accessing, using and/or downloading any materials or content from the Service, you agree to follow and be bound by these terms and conditions (hereafter, the “Terms”). If you do not agree with these Terms, you may not use the Service.

NOTICE OF ARBITRATION AGREEMENT AND CLASS ACTION WAIVER: THIS AGREEMENT INCLUDES A BINDING ARBITRATION CLAUSE AND A CLASS ACTION WAIVER, SET FORTH BELOW, WHICH AFFECT YOUR RIGHTS ABOUT RESOLVING ANY DISPUTE WITH FAITHFUL GROUPS. PLEASE READ IT CAREFULLY.

USER REPRESENTATIONS

By using the Service, you represent and warrant that: (1) you have the legal capacity and you agree to comply with these Terms; (2) you are not a minor in the jurisdiction in which you reside, or, if you are a minor, your parent or legal guardian has agreed to these terms on your behalf; (3) you will not access the Service through automated or non-human means, whether through a bot, script or otherwise; (4) you will not use the Service for any illegal or unauthorized purpose; and (5) your use of the Service not violate any applicable law or regulation.

GENERAL PROVISIONS

Use of Service Content: All materials provided on the Service, including but not limited to information, documents, products, logos, graphics, sounds, images, compilations, content, and services (collectively, “Materials” or “Content”), are provided either by FAITHFUL GROUPS or by respective third-party authors, developers, or vendors (“Third-Party Providers”) and are the copyrighted works of FAITHFUL GROUPS and/or its Third-Party Providers (or is permitted/licensed to be used by Third-Party Providers), unless specifically provided otherwise. Except as stated herein, none of the Materials may be modified, copied, printed, reproduced, distributed, republished, performed, downloaded, displayed, posted, transmitted and/or otherwise used in any form or by any means, including but not limited to electronic, mechanical, photocopying, recording, or other means, without the prior express written permission of FAITHFUL GROUPS and/or a Third-Party Provider. Also, you may not “mirror” or “archive” any Materials contained on the Service on any other server without FAITHFUL GROUPS’s prior express written permission.

All user content is the sole responsibility of the user posting such content, whether the content is shared publicly or is privately transmitted. FAITHFUL GROUPS reserves the right to review and delete any user content that FAITHFUL GROUPS, in its sole discretion, determines to violate the Terms or is illegal, offensive, or violates and/or harms any third parties.

The Service provides users with the opportunity to join or attend certain FAITHFUL GROUPS-sponsored groups, events, offerings, and activities (collectively, "Sponsored Activities"). Sponsored Activities may be led by persons or include speeches, lectures, and discussions by persons ("Sponsored Group Speakers") that may or may not be affiliated with FAITHFUL GROUPS. Regardless of their affiliation with FAITHFUL GROUPS, the views and opinions expressed by Sponsored Group Speakers are solely those of the Sponsored Group Speakers and do not express the views or opinions of FAITHFUL GROUPS. FAITHFUL GROUPS is NOT responsible and disclaims all liability for any such views or opinions. The Service and any speeches, lectures, discussions, or advice given or led by Sponsored Group Leaders or employees of FAITHFUL GROUPS, that are accessed through or related to the Service are NOT, and are NOT intended to be a substitute for, medical advice, diagnosis, or treatment; mental health advice, diagnosis, or treatment; therapy; or counseling of any kind. FAITHFUL GROUPS makes no representations that Sponsored Group Leaders or employees of FAITHFUL GROUPS have any particular training, qualifications, or credentials. FAITHFUL GROUPS makes no representations or warranties as to the quality of any advice provided by Sponsored Group Leaders or employees of FAITHFUL GROUPS or the results or outcomes of following any such advice. FAITHFUL GROUPS DISCLAIMS ALL LIABILITY, REGARDLESS OF THE FORM OF ACTION, FOR HOW USERS USE ANY INFORMATION, ADVICE, PRODUCTS, OR DOCUMENTS PROVIDED THROUGH THE SERVICE OR BY SPONSORED GROUP SPEAKERS OR EMPLOYEES OF FAITHFUL GROUPS.

During some Sponsored Activities, users may have the opportunity to talk, message, or otherwise interact with other users. While the Service may include functions (including but not limited to video, voice, text, and document-sharing functions) that enable interactions between users, FAITHFUL GROUPS does not moderate such interactions and makes no representations or warranties and has no control over the quality or availability of such interactions. The views and opinions expressed by users of the Service are solely those of the respective users and do not express the views or opinions of FAITHFUL GROUPS. FAITHFUL GROUPS is NOT responsible and disclaims all liability for any views, opinions, or information shared by users through the Service or otherwise. To the extent you choose to participate in interactions with other users, you do so at your own risk. FAITHFUL GROUPS does not screen or evaluate users of the service. For example, FAITHFUL GROUPS does not conduct any criminal background checks, child abuse screening process, or reference checks on users of the Service. FAITHFUL GROUPS DISCLAIMS ALL LIABILITY, REGARDLESS OF THE FORM OF ACTION, FOR THE ACTS OR OMISSIONS OF USERS OF THE SERVICE (INCLUDING UNAUTHORIZED USERS), WHETHER SUCH ACTS OR OMISSIONS OCCUR DURING THE USE OF THE SERVICE OR OTHERWISE.

Except where expressly provided otherwise by FAITHFUL GROUPS, nothing on the Service shall be construed to confer any license or ownership right in or to the Materials, under any of FAITHFUL GROUPS's intellectual property rights, whether by estoppel, implication, or otherwise. You acknowledge your sole responsibility for obtaining any such licenses. Materials provided by Third-Party Providers have not been independently reviewed, tested, certified, or authenticated in whole or in part by FAITHFUL GROUPS. FAITHFUL GROUPS does not provide, sell, license, or lease any of the Materials other than those specifically identified as being provided by FAITHFUL GROUPS.

Any unauthorized use of any Materials contained on the Service may violate copyright laws, trademark laws, the laws of privacy and publicity, and/or communications regulations and statutes. It is your obligation to comply with all applicable state, federal and international laws.

You are responsible for maintaining the confidentiality of your account information and password and for restricting access to such information and to your computer. You agree to accept responsibility for all activities that occur under your account or password.

LINKS TO THIRD-PARTY SITES

The Service may contain links or have references to websites controlled by parties other than FAITHFUL GROUPS. FAITHFUL GROUPS is not responsible for and does not endorse or accept any responsibility for the contents or use of these third-party websites. FAITHFUL GROUPS is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by FAITHFUL GROUPS of the linked website and/or the content and materials found at the linked website, except as specifically stated otherwise by FAITHFUL GROUPS. It is your responsibility to take precautions to ensure that whatever you select for your use is free of viruses or other items of an intrusive nature.

SUBMISSIONS

Except where expressly provided otherwise by FAITHFUL GROUPS, all comments, feedback, information and data submitted to FAITHFUL GROUPS through, in association with or in regard to the Service and/or any other FAITHFUL GROUPS goods or services (“Submissions”) shall be considered non-confidential and FAITHFUL GROUPS’s property. This may not include copyright ownership of images which you may upload but does include an express license to use said images in any method FAITHFUL GROUPS sees fit and make compilations and derivative works thereof in all media now known or hereafter devised. Except as expressly enumerated in the preceding sentence, by providing such Submissions to FAITHFUL GROUPS, you agree to assign to FAITHFUL GROUPS, as consideration in exchange for the use of the Service, all worldwide rights, title and interest in copyrights and other intellectual property rights to the Submissions. You represent that you have the right to grant FAITHFUL GROUPS these rights and agree FAITHFUL GROUPS shall be free to use and/or disseminate such Submissions on an unrestricted basis for any purpose.

You acknowledge that you are responsible for the Submissions that you provide, and that you, not FAITHFUL GROUPS, have full responsibility for the Submissions, including their legality, reliability, appropriateness, originality and copyright.

You will not post any Submission that (a) is defamatory, abusive, harassing, threatening, or an invasion of a right of privacy of another person; (b) bigoted, hateful, or racially or otherwise offensive; (c) is violent, vulgar, obscene, or pornographic or otherwise sexually explicit; or (d) otherwise harms or can reasonably be expected to harm any person or entity.

FAITHFUL GROUPS reserves the right, but disclaims any obligation or responsibility, to (a) refuse to post or communicate or remove any Submission from any FAITHFUL GROUPS site that violates these Terms and (b) identify any user to third parties, and/or disclose to third parties any Submission or personally identifiable information, when we believe in good faith that such identification or disclosure will either (i) facilitate compliance with laws, including, for example, compliance with a court order or subpoena, or (ii) help to enforce these Terms and/or protect the safety or security of any person or property, including any FAITHFUL GROUPS site. Moreover, we retain all rights to remove Submissions at any time for any reason or no reason whatsoever.

All Submissions must be true, and in accordance with the rights of privacy and publicity and all federal, state and international law. You may not upload an image or any likeness of another without their consent (or the consent of their parent or guardian if they are under the age of 18). If you do so, FAITHFUL GROUPS reserves the right to cancel or suspend your account. Furthermore, FAITHFUL GROUPS reserves the right to cancel or suspend your account if, in its sole discretion, it believes you are using FAITHFUL GROUPS for improper purposes, or any purpose inconsistent with its mission.

CHILDREN

In order to use the Service, users must be at least 13 years of age if residing in the U.S. or at least 16 years old if residing in the European Union. FAITHFUL GROUPS does not seek or accept any Submissions from any user under the age of 13 if residing in the U.S., age of 16 if residing in the European Union or any applicable minimum age in the jurisdiction where that person resides. If you are under the age of 18 or the age of majority in your jurisdiction, you must have your parent or legal guardian set up your account and have them agree to these terms. If you are under the age of 18 or the age of majority in your jurisdiction, your parent or legal guardian's consent to these terms is ongoing and they hereby warrant that they will review these terms for changes, and if any occur, that they will be amenable thereto until you reach age 18 or the age of majority, at which point you hereby give your consent to these terms. Furthermore, to the extent any user under the age of 18 (or the age of majority in your jurisdiction) makes a Submission of copyrighted materials heretofore, their parent or legal guardian hereby grants [SERVICE NAME] all rights to utilize the copyright and image / likeness embodied therein as further enumerated in these Terms.

PROHIBITED ACTIVITIES

You may not access or use the Service for any purpose other than that for which we make the Service available. The Service may not be used in connection with any commercial endeavors except those that are specifically endorsed or approved by us.

As a user of the Service, you agree not to:

1. Systematically retrieve data or other content from the Service to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from us.

2. Trick, defraud, or mislead us or other users, especially in any attempt to learn sensitive account information such as user passwords.
3. Circumvent, disable, or otherwise interfere with security-related features of the Service, including features that prevent or restrict the use or copying of any Content or enforce limitations on the use of the Service and/or the Content contained therein.
4. Disparage, tarnish, or otherwise harm, in our opinion, us and/or the Service.
5. Use the Service in a manner inconsistent with any applicable laws or regulations.
6. Engage in unauthorized framing of or linking to the Service.
7. Upload or transmit (or attempt to upload or to transmit) viruses, Trojan horses, or other material, including spamming (continuous posting of repetitive text), that interferes with any party's uninterrupted use and enjoyment of the Service or modifies, impairs, disrupts, alters, or interferes with the use, features, functions, operation, or maintenance of the Service.
8. Engage in any automated use of the system, such as using scripts to send comments or messages, or using any data mining, robots, or similar data gathering and extraction tools.
9. Delete the copyright or other proprietary rights notice from any Content.
10. Impersonate, or attempt to impersonate, another user or person or use the username of another user.
11. Upload or transmit (or attempt to upload or to transmit) any material that acts as a passive or active information collection or transmission mechanism, including without limitation, web bugs, cookies, or other similar devices (sometimes referred to as "spyware" or "passive collection mechanisms" or "pcms").
12. Interfere with, disrupt, or create an undue burden on the Service.
13. Harass, annoy, intimidate, or threaten any of our employees or agents engaged in providing any portion of the Service to you.
14. Attempt to bypass any measures of the Service designed to prevent or restrict access to the Service, or any portion of the Service.
15. Copy or adapt the Service's software, including but not limited to Flash, PHP, HTML, JavaScript, or other code.
16. Except as permitted by applicable law, decipher, decompile, disassemble, or reverse engineer any of the software comprising or in any way making up a part of the Service.
17. Except as may be the result of standard search engine or Internet browser usage, use, launch, develop, or distribute any automated system, including without limitation, any spider, robot,

cheat utility, scraper, or offline reader that accesses the Service, or using or launching any unauthorized script or other software.

18. Make any unauthorized use of the Service, including collecting usernames and/or email addresses of users by electronic or other means for the purpose of sending unsolicited email, or creating user accounts by automated means or under false pretenses.
19. Use the Service as part of any effort to compete with us or otherwise use the Service and/or the Content for any revenue-generating endeavor or commercial enterprise.

SUBSCRIPTION FEES

FAITHFUL GROUPS uses the third-party platform, Stripe (<http://stripe.com> – Stripe’s Terms and Conditions can be found here: <https://stripe.com/legal/ssa>) and in conjunction with your Stripe account to process your subscription fees to FAITHFUL GROUPS. By using FAITHFUL GROUPS and agreeing to FAITHFUL GROUPS’s Terms of Use, you are also agreeing to be bound by Stripe’s Terms of Service.

You expressly understand and agree that Stripe may handle all payments or monetary transactions that occur through your use of the Service. You expressly understand and agree that FAITHFUL GROUPS shall not be liable for any payments that occur through your use of the Service. You also agree that FAITHFUL GROUPS shall not be liable for any issues regarding any monetary transactions between you and any other party, including Stripe.

You are responsible for all transactions (one-time, recurring, and refunds) processed through the Service and/or Stripe. FAITHFUL GROUPS is not liable for loss or damage from errant or invalid transactions processed with your Stripe account. This includes transactions that were not processed due to a network communication error, or any other reason. If you process a transaction, it is your responsibility to verify that the transaction was successfully processed.

You understand that FAITHFUL GROUPS uses the Stripe API to run payments for the Service, that the Stripe API is subject to change at any time, and such changes may adversely affect the Service. You understand and agree to not hold FAITHFUL GROUPS liable for any adverse effects to your Stripe account and/or your FAITHFUL GROUPS account as result of any actions or inactions on the part of Stripe.

You must not process stolen credit cards, or unauthorized credit cards through Stripe and/or your FAITHFUL GROUPS account.

LIMITATION OF LIABILITY

TO THE EXTENT ALLOWED BY LAW, IN NO EVENT SHALL THE AGGREGATE LIABILITY OF FAITHFUL GROUPS EXCEED SIX MONTHS’ SUBSCRIPTION FEES. IN NO EVENT SHALL FAITHFUL GROUPS OR ANY THIRD-PARTY PROVIDERS BE LIABLE TO ANYONE FOR ANY INDIRECT, PUNITIVE, SPECIAL, EXEMPLARY, INCIDENTAL, OR

CONSEQUENTIAL DAMAGES, OR FOR ANY DAMAGES TO YOUR COMPUTER, TELECOMMUNICATION EQUIPMENT, OR OTHER PROPERTY AND/OR FOR LOSS OF DATA, CONTENT, IMAGES, REVENUE, PROFITS, USE OR OTHER ECONOMIC ADVANTAGE, ARISING OUT OF, OR IN ANY WAY CONNECTED WITH THESE TERMS, INCLUDING BUT NOT LIMITED TO THE ACCESSING OR USE OF, OR INABILITY TO USE, THE WEBSITE AND THE SERVICES ASSOCIATED THEREWITH INCLUDING BUT NOT LIMITED TO THE DOWNLOADING OF ANY MATERIALS, REGARDLESS OF CAUSE, WHETHER IN AN ACTION IN CONTRACT OR NEGLIGENCE OR OTHER TORTIOUS ACTION, EVEN IF THE PARTY FROM WHICH DAMAGES ARE BEING SOUGHT OR THE THIRD-PARTY PROVIDER HAVE BEEN PREVIOUSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE LIMITATION OF LIABILITY SET FORTH IN THIS SECTION SHALL NOT APPLY IN THE EVENT OF CUSTOMER'S BREACH, OR RELATED TO ITS INDEMNITY OBLIGATIONS.

INDEMNIFICATION

You agree to defend, indemnify, and hold us harmless, including our subsidiaries, affiliates, and all of our respective officers, agents, partners, and employees, from and against any loss, damage, liability, claim, or demand, including reasonable attorneys' fees and expenses, made by any third party due to or arising out of: (1) your use of the Service; (2) your breach of these Terms; (3) any breach of your representations and warranties set forth in these Terms; or (4) your violation of the rights of a third party, including but not limited to intellectual property rights. Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defense of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding which is subject to this indemnification upon becoming aware of it.

TERM AND TERMINATION

These Terms shall remain in full force and effect while you use the Service. WITHOUT LIMITING ANY OTHER PROVISION OF THESE TERMS OF USE, WE RESERVE THE RIGHT TO, IN OUR SOLE DISCRETION AND WITHOUT NOTICE OR LIABILITY, DENY ACCESS TO AND USE OF THE SERVICE (INCLUDING BLOCKING CERTAIN IP ADDRESSES), TO ANY PERSON FOR ANY REASON OR FOR NO REASON, INCLUDING WITHOUT LIMITATION FOR BREACH OF ANY REPRESENTATION, WARRANTY, OR COVENANT CONTAINED IN THESE TERMS OR OF ANY APPLICABLE LAW OR REGULATION. WE MAY TERMINATE YOUR USE OR PARTICIPATION IN THE SERVICE OR DELETE YOUR ACCOUNT AND ANY CONTENT OR INFORMATION THAT YOU POSTED AT ANY TIME, WITHOUT WARNING, IN OUR SOLE DISCRETION.

If we terminate your use of the Service and/or suspend your account for any reason, you are prohibited from continuing to access or use the Service and from registering or creating a new account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party. In addition to terminating your use of the Service and/or suspending your account, we reserve the right to take appropriate legal action, including without limitation pursuing civil, criminal, and injunctive redress.

LICENSES FROM YOU

You grant to FAITHFUL GROUPS and its Third-Party Providers the non-exclusive, worldwide right to use, copy, transmit and display any data, information, Content or other Materials, provided to FAITHFUL GROUPS by you in the course of accessing and/or using the Service.

DISCLAIMER OF WARRANTIES

EXCEPT WHERE EXPRESSLY PROVIDED OTHERWISE BY FAITHFUL GROUPS, THE MATERIALS ON THE SERVICE ARE PROVIDED "AS IS," AND ARE FOR USE AS CONTRACTED HEREIN. EXCEPT FOR THE EXPRESS WARRANTIES SET FORTH HEREIN, FAITHFUL GROUPS AND ITS THIRD-PARTY PROVIDERS HEREBY DISCLAIM ALL EXPRESS OR IMPLIED REPRESENTATIONS, WARRANTIES, GUARANTIES, AND CONDITIONS WITH REGARD TO THE WEBSITE, THE MATERIALS, AND THE GOODS AND SERVICES ASSOCIATED THEREWITH INCLUDING BUT NOT LIMITED TO ANY IMPLIED REPRESENTATIONS, WARRANTIES, GUARANTIES, AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, AND QUALITY OF GOODS AND SERVICES EXCEPT TO THE EXTENT THAT SUCH DISCLAIMERS ARE HELD TO BE LEGALLY INVALID. FAITHFUL GROUPS AND ITS THIRD-PARTY PROVIDERS MAKE NO REPRESENTATIONS, GUARANTIES OR WARRANTIES REGARDING THE RELIABILITY, AVAILABILITY, TIMELINESS, QUALITY, SUITABILITY, TRUTH, ACCURACY OR COMPLETENESS OF THE WEBSITE AND THE GOODS, SERVICES AND/OR MATERIALS ASSOCIATED WITH THE WEBSITE, OR THE RESULTS YOU MAY OBTAIN BY ACCESSING OR USING THE WEBSITE AND/OR THE GOODS, SERVICES AND/OR MATERIALS ASSOCIATED THEREWITH. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, FAITHFUL GROUPS AND ITS THIRD-PARTY PROVIDERS DO NOT REPRESENT OR WARRANT THAT (A) THE OPERATION OR USE OF THE WEBSITE OR MATERIALS WILL BE TIMELY, SECURE, UNINTERRUPTED OR ERROR-FREE; (B) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL YOU PURCHASE OR OBTAIN THROUGH THE WEBSITE WILL MEET YOUR REQUIREMENTS; OR (C) THE GOODS, SERVICES, MATERIALS, OR THE SYSTEMS THAT MAKE THE SERVICES AND WEBSITE AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. YOU ACKNOWLEDGE THAT NEITHER FAITHFUL GROUPS NOR ITS THIRD-PARTY PROVIDERS CONTROL THE TRANSFER OF DATA OVER COMMUNICATIONS FACILITIES, INCLUDING THE INTERNET, AND THAT THE WEBSITE AND SERVICES AND/OR MATERIALS ASSOCIATED THEREWITH MAY BE SUBJECT TO LIMITATIONS, DELAYS, AND OTHER PROBLEMS INHERENT IN THE USE OF SUCH COMMUNICATIONS FACILITIES. FAITHFUL GROUPS IS NOT RESPONSIBLE FOR ANY DELAYS, DELIVERY FAILURES, OR OTHER DAMAGE RESULTING FROM SUCH PROBLEMS. EXCEPT WHERE EXPRESSLY PROVIDED OTHERWISE BY FAITHFUL GROUPS, THE WEBSITE AND THE GOODS, SERVICES AND/OR MATERIALS ASSOCIATED THEREWITH ARE PROVIDED TO YOU ON AN "AS IS" BASIS. FAITHFUL GROUPS EXPRESSLY DISCLAIMS ANY WARRANTY RELATED TO THE QUALITY OF GOODS AND/OR SERVICES AND THE PERSONS OR BUSINESSES REFERENCED ON THE WEBSITE. YOU USE THIRD-PARTY PROVIDERS AND AFFILIATED SERVICES AT YOUR PERIL AND ASSUME ALL RISKS RELATED TO USE OF SAID THIRD-PARTY PROVIDERS AND SERVICES.

YOUR RESPONSIBILITIES

You will comply with all applicable local, state, national and foreign laws, treaties, regulations and conventions in connection with your use of the Service, including without limitation those related to data

privacy, international communications, and the exportation of technical or personal data from locations other than the location from which FAITHFUL GROUPS controls and operates the Service and services associated therewith. Furthermore, you expressly agree not to violate any rights of publicity or privacy of any person, nor defame any person or entity.

USER DATA & INFORMATION

We will maintain certain data and information that you transmit to the Service for the purpose of managing the performance of the Service, as well as data relating to your use of the Service. You are solely responsible for all data that you transmit or that relates to any activity you have undertaken using the Service. You agree that we shall have no liability to you for any loss or corruption of any such data, and you hereby waive any right of action against us arising from any such loss or corruption of such data.

PRIVACY POLICY

Please review our Privacy Policy to understand how we treat your personal information and protect your privacy when you use our Site. By using our Site, you agree that we can use your personal information in accordance with our privacy policy.

CORRECTIONS

The Service may include information that contains typographical errors, inaccuracies, or omissions, including descriptions, quotes, estimates, and various other information. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update the information on the Service at any time, without prior notice.

NOTICES

FAITHFUL GROUPS may give notice by means of a general notice on the Service, electronic mail to your e-mail address on record in FAITHFUL GROUPS's account information, or by written communication sent by first class mail or pre-paid post to your address on record in FAITHFUL GROUPS's account information. All notices shall be deemed to have been given four days after mailing or 36 hours after sending by email or posting to the Service.

FAITHFUL GROUPS respects copyright law and expects its users to do the same. It is FAITHFUL GROUPS's policy to terminate in appropriate circumstances users or other account holders who infringe or are believed to be infringing the rights of copyright holders. All users of the Service represent and warrant they shall comply with all applicable copyright laws. In the event we receive proper notification of claimed copyright infringement, the response to such notice may include removing or disabling access to material claimed to be the subject of infringing activity and possibly terminating your account and/or the right to use our site. If you believe any material via the Service (including the FAITHFUL GROUPS website and mobile application) constitutes an infringement of a copyright you own, you may file a notice of infringement to the contact identified below. If you materially misrepresent that the user is infringing, you may be liable for the costs incurred by FAITHFUL GROUPS and our associated persons, including

attorney fees. Accordingly, if you are uncertain whether you are or you represent the proper copyright holder or if copyright laws protect the subject materials, you are strongly advised to consult a qualified attorney at your own expense. Any copyright infringement notification must be a written communication, transmitted by e-mail or regular mail, setting forth the following:

- a physical or electronic signature of the copyright owner or a person authorized to act on their behalf;
- detailed identification of the copyrighted work claimed to have been infringed;
- 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 us to locate the material;
- your contact information, including your address, telephone number, and an email address;
- a statement by you that you have 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; and
- a statement that the information in the notification is accurate, and, under penalty of perjury, that you are authorized to act on behalf of the copyright owner.
- Copyright Infringement Notifications should be addressed to: support@faithfulgroups.com.

RESOLUTION OF DISPUTES – MANDATORY ARBITRATION AND CLASS ACTION WAIVER

We offer the following process to help you resolve a complaint or Dispute (as defined below) that you may have with FAITHFUL GROUPS or the use of this Service. Please read this section carefully. Our Customer Service Department, which you can reach at support@faithfulgroups.com, can help you resolve most of your concerns. If our Customer Service Department is unable to resolve your complaint or Dispute, you agree to take the following steps to resolve any Dispute you may have with us.

Step 1. Notice of Dispute

You must first try to resolve any complaint or Dispute with us through our Notice of Dispute process. You begin by submitting a “Notice of Dispute” with any supporting documents or other information by U.S. Mail to:

FAITHFUL GROUPS
516 N Sepulveda Blvd
Manhattan Beach, CA 90266

A “Notice of Dispute” is a written form in which you provide your name, address, contact information, email address, the facts regarding your Dispute, and the relief you are requesting from us. Once we receive your Notice of Dispute, you and we will attempt to resolve any Dispute through informal negotiation within forty-five (45) days from the date the Notice of Dispute is received by us. If an

agreement cannot be reached within forty-five (45) days of receipt of the Notice of Dispute, you or we may initiate an arbitration proceeding or small claims action as described below.

You agree that the term “Dispute” in these Terms of Use will have the broadest meaning possible. It applies to any dispute, action, or other controversy between you and us relating to the Website, the Services, the Terms of Use (or any breach thereof) – whether in contract, warranty, tort, laws or regulation. The term also applies to any dispute over the validity, enforceability, or scope of this arbitration provision.

Step 2: Arbitration

If your Dispute is not resolved to your satisfaction within 45 days from when we received your Notice of Dispute, you and we agree to arbitrate all Disputes between us. As explained below, you and we also may also have the right to bring an individual action before a Small Claims Court for certain claims. You agree that arbitration or a small claims action will be your sole and exclusive remedy to resolve any dispute with us. The Federal Arbitration Act applies to this Agreement.

By agreeing to arbitrate, you are giving up the right to litigate (or participate in as a party or class member) any and all Disputes in a court before a judge or jury (except Small Claims Court). Instead, a neutral arbitrator will resolve all Disputes.

To read more about arbitration, visit www.adr.org. The American Arbitration Association (“AAA”) will conduct any arbitration under its Consumer Arbitration Rules in effect at that time. You can review the Consumer Arbitration Rules here - https://www.adr.org/sites/default/files/Consumer_Rules_Web.pdf. You may begin an arbitration with us by completing a Demand for Arbitration form, available by clicking here - https://www.adr.org/sites/default/files/Consumer_Demand_for_Arbitration_Form_0.pdf. The completed form(s) should be returned directly to the AAA. The AAA will assign someone to manage your case. You will be contacted with instructions for continuing the arbitration process. Be sure to keep a copy of everything you send to the administrator of your arbitration or us. If, for any reason, the AAA is unavailable, the parties shall mutually select another arbitration forum which will be governed by the AAA Consumer Arbitration Rules. The AAA rules will determine whether the arbitration will take place through written submissions by you and us, by telephone, or in person.

Class Action Waiver

Any proceedings to resolve or litigate any Dispute in any forum will be conducted solely on an individual basis. Class arbitrations, class actions, private attorney general actions, consolidation of your Dispute with other arbitrations, or any other proceeding in which either party acts or proposes to act in a representative capacity or as a private attorney general are not permitted and are waived by you, and an arbitrator will have no jurisdiction to hear such claims. If a court or arbitrator finds that the class action waiver in this section is unenforceable as to all or some parts of a Dispute, then the class action waiver will not apply to those parts. Instead, those parts will be severed and proceed in a court of law, with the remaining parts proceeding in arbitration. If any other provision of this Dispute resolution section is found to be illegal or

unenforceable, that provision will be severed with the remainder of this section remaining in full force and effect.

Costs

If you initiate an arbitration with the AAA, we will promptly reimburse you for any standard filing fee you may have been required to pay by the AAA, once you have notified us in writing and provided a copy of the arbitration demand. However, if we are the prevailing party in the arbitration, we will be entitled to seek and recover our attorneys' fees and costs, subject to the arbitrator's determination and applicable law.

Small Claims Option

You may also litigate any Dispute in Small Claims Court in the applicable County of the State of Washington, if the Dispute meets all requirements to be heard in the appropriate small claims court. You can learn more about the Small Claims Court in the State of Washington by clicking here - <https://www.atg.wa.gov/small-claims-court-0>. However, if you initiate a Small Claims case, you are responsible for all your own court costs.

Choice of Law and Forum Selection

You agree that the laws of the State of Delaware govern this agreement and any claim or Dispute or issues arising from it, without regard to Delaware's conflict of laws rules. Unless you and we agree otherwise, in the event that the Agreement to arbitrate above is found not to apply to you or to a particular claim or Dispute as a result of a decision by the arbitrator or a court order, you agree that any Disputes or claims that you may have against us reside in and will be resolved by a state or federal court located in the State of Delaware and you agree and submit to the exercise of personal jurisdiction of such courts for the purpose of litigating any such claim or action.

MISCELLANEOUS

The Terms (together with the Privacy Policy) represent the parties' entire understanding relating to the use of the Service and supersedes any prior or contemporaneous, conflicting or additional, communications. FAITHFUL GROUPS reserve the right to change these Terms and other policies relating to the Service at any time and from time to time, and such changes will be effective upon being posted herein. You should visit this page from time to time to review the then current Terms of Use because they are binding on you. Certain provisions of the Terms may be superseded by expressly designated legal notices or terms located on particular pages of the Service, which may be posted from time to time. Your continued use of the Service after any such changes and/or postings shall constitute your consent to such changes. If any provision of the Terms is held by a court of competent jurisdiction to be invalid or unenforceable, then such provision(s) shall be construed to reflect the intentions of the invalid or unenforceable provision(s), with all other provisions remaining in full force and effect.

You may not assign these Terms without the prior written approval of FAITHFUL GROUPS. Any purported assignment in violation of this section shall be void. FAITHFUL GROUPS reserves the right to use Third-Party Providers in the provision of the Service and/or the goods, service and/or Materials associated therewith. Any and all rights not expressly granted herein are reserved by FAITHFUL GROUPS.

If you have any questions regarding the Terms or wish to contact us for any matters, you may contact us at:

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