



## **Terms and Conditions Governing Use of this Web Site**

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### **Privacy**

It is the mission of Online Advisors to respect and protect the privacy of our users. To fulfill this mission, Online Advisors exercises reasonable precautions to maintain the confidentiality of information provided by you in connection with accessing and using this Site. Online Advisors also follows the specific privacy policies articulated in our full Privacy Policy, stated below.

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### **Indemnification**

You agree to indemnify and hold Online Advisors and its agents, employees, and licensors (including third party providers) harmless from any claim, demand, loss costs or expenses, including attorneys' fees, made by any person arising out of your use of the Site or your violation of these Terms and Conditions, state or federal securities laws or regulations, or any other person's rights, including but not limited to infringement of any copyright or violation of any proprietary or privacy right.

### **Governing Law**

The Terms and Conditions will be governed by and interpreted in accordance with the laws of the State of California, without regard to any of its choice of law rules that might lead to application of the law of another jurisdiction. If any of the Terms and Conditions are determined to be invalid or unenforceable by a court of competent jurisdiction, then the remaining Terms and Conditions will remain in full force and effect, and the invalid or unenforceable term or condition will be deemed superseded by a valid, enforceable term or condition that matches the practical effect of the original provision as closely as possible. These Terms and Conditions set forth Online Advisors' entire agreement with you related to your use of the Web Site.

## **Consequences of Unacceptable Use**

We reserve the right to take any and all action we deem appropriate if we become aware of conduct that we believe does not conform to the Terms and Conditions for use of this Web Site, or applicable law.

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Use of this Site constitutes acceptance of our Privacy Policy and Terms and Conditions

# **Web Site Privacy Policy**

We respect your right to privacy and understand the importance you place on the privacy and security of your personal information.

This Privacy Statement describes our current privacy practices with regard to information we collect when you or your computer interact with our Web site, including [www.onlineadvisorsinc.com](http://www.onlineadvisorsinc.com) and other sites in our domains.

## ***Information Collection and Use***

We will protect the confidentiality of any personal information you give to us and will not offer your information to outside parties that would extend offers of products, services, contests, sweepstakes or promotions (i.e., spam).

We will use any personally identifiable information you provide about yourself to respond to your inquiries about our offerings, and to customize the content of our Web sites. If you have given us permission, we will use your e-mail address and other personally identifiable information to send you our newsletter or to communicate with you about products and services we believe may be of interest to you.

## ***Use of Cookies***

Within the Online Advisors Reporting application, in order to verify your identity in a secure way, personalize your interaction with our Web site or add to your convenience, we may assign your computer browser a unique, encrypted "cookie". Your privacy and security are not compromised when you accept a cookie from our site and we will not use cookies to collect personal information

## ***Disclosure of Information***

We will not disclose personally identifiable information we collect from you to third parties without your permission except to the extent necessary

- to fulfill your requests for services,
- to protect the security of our software, services, Web sites, and users,
- to protect ourselves from liability,
- to respond to legal process or comply with the law

## ***Security***

We take measures to protect the security of personally identifiable information we hold about you. These measures include:

Limiting the number of our employees who have access to personally identifiable information,

- Requiring employees with access to personally identifiable information to take appropriate measures to safeguard it, and
- Storing your information in secure places that are protected using standard security technologies.

## ***Contact Us***

If you have questions about this Privacy Statement, its implementation, or our practices please contact: [support@onlineadvisorsinc.com](mailto:support@onlineadvisorsinc.com)