

WEBSITE TERMS OF USE

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Your use of this Site may be further governed by any agreement entered into between CGE Risk and the Customer (“**Customer**”) named therein (“**Customer Agreement**”) governing Customer’s accounts with CGE Risk. In the event of any inconsistency between the terms of the Customer Agreement and these Terms, the terms of the Customer Agreement shall control. You also represent and warrant to CGE Risk that you are authorized to bind Customer to these Terms.

These Terms do not apply to any site owned and/or operated by or on behalf of any third party even if we provide a link to such site on one of our Sites. Please refer to the terms of use of any such third-party sites for information regarding the terms and conditions of your use of such sites.

When we refer to “**CGE Risk**,” “**we**,” “**us**” or “**our**,” we mean CGE Risk Management Solutions B.V or the specific division, subsidiary, or affiliate that operates the Site, provides its content, or processes information received through it, each as appropriate and applicable.

When we refer to “**you**” or “**your**,” we mean the person accessing the Site. If the person accessing the Site acts on behalf of, or for the purposes of, another person, including a business or other organization, “**you**” or “**your**” also means that other person, including a business organization.

GENERAL TERMS OF USE

This Site and any of the services provided by CGE Risk in connection with this Site (the “**Services**”) are being provided to you expressly subject to these Terms, which govern your use of the site.

“**Services**” under these Terms include financial services for businesses and business services offered to you directly by CGE Risk.

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In order to access certain restricted portions of this Site, you may be required to register on this Site by completing a Registration Form or Enrollment Form (collectively, the “**Registration Form**”). CGE Risk may accept or reject any Registration Form in its sole discretion. You represent and warrant that the information provided when registering is accurate, complete and current as of the date submitted and that you will update such information from time to time as necessary. These Terms shall be incorporated into, and form an integral part of, each Registration Form. As part of the registration process, you will be provided with a user name (“**User Name**”), and a password (“**Password**”) to access the restricted portions of this Site. Your User Name and Password are your credentials (“**Credentials**”) to access the restricted portions of this Site. You may not have a User Name that is vulgar, attempts to impersonate another person, or violates the rights of others. CGE Risk may also reject any User Name that CGE Risk determines in its discretion is unacceptable for use on this Site. You are solely responsible for all use of this Site under your User Name and Password and for maintaining the confidentiality of your User Names and Passwords and will (i) promptly notify CGE Risk of any actual or suspected unauthorized use of this Site, and (ii) ensure that you exit from your account at the end of each session. If you disclose or otherwise allow discovery of your User Name and/or Passwords to or by any person(s) or entity, you assume all risks and losses associated with such disclosure. Please note that CGE Risk allows you the ability to retrieve your Password. If you do not answer the retrieval question correctly within the stated number of attempts, your User Name will be permanently deactivated, and you will need to re-register on the Site with a new User Name and Password.

INDEMNIFICATION

You agree to defend, indemnify, save and hold harmless CGE Risk and its subsidiaries, affiliated companies, joint partners and licensees and their respective directors, members, shareholders, officers, employees and agents from and against all liabilities, claims, damages and expenses, including reasonable attorneys’ fees as incurred, arising out of your use of this Site, including any violation or alleged violation of these Terms, and any losses or claims arising out of your use of any products or services you may have obtained on any of our Sites.

GENERAL

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