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Before using our services and before becoming a customer of AINVEST, you must fully understand and agree to all the terms and conditions expressly explained and/or implied in this document. Notwithstanding anything to the contrary, by continuing to use our services you are implying that you have read these Terms and Conditions and have unconditionally accepted without reservation. Customers of AINVEST are granted additional levels of access, which include additional functionality not available to non-account holders. This access may include additional access to the website, mobile application and other functionality. This additional access is governed by additional agreements such as the Customer Agreement which must be accepted before the access is granted.

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AINVEST may revise the terms and conditions of using its services at any time, and you agree to be bound by future revisions. If you have an account with AINVEST, your customer relationship with AINVEST is also governed by your customer agreements. AINVEST may also offer other services from time to time that are governed by different agreements or additional terms and conditions.

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When you register for a AINVEST Service ("Registration"), such as a brokerage account, we may ask you to give us certain identifying information ("Registration") for the purpose of identity verification. You agree to provide true, accurate, current and complete information about yourself. You also agree not to impersonate any person or entity, misrepresent any affiliation with another person, entity or association, use false headers or otherwise conceal your identity from AINVEST for any purpose. We agree to treat with care the information you entrust to us, in accordance with the disclosures we give during the registration process and in our Privacy Policy.

For your protection and the protection of our other customers and web site users, we ask you not to share your registration information or login credentials (including passwords and user names) with any other person for the purpose of facilitating their access and unauthorized use of AINVEST' services. If you do share this information with anyone we'll consider their activities to have been authorized by you. You alone are responsible for all transactions initiated, messages posted, statements made, or acts or omissions that occur within any AINVEST service through the use of your registration information.

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If you believe that someone has used your account registration information to access any AINVEST Service without your authorization, please contact AINVEST immediately at support@ainvest.com

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You agree to accept all communications from us regarding use of the AINVEST' services at the addresses you provide during registration. Please promptly update any changes to your registration information. AINVEST is entitled to rely on the e-mail address and U.S. mail address that you last provided to us. You agree to waive all claims resulting from failure to receive communications because of changes in your e-mail or U.S. mail address. From time to time, we would like to send you information about AINVEST products and services. If you register for a AINVEST' service, you are granting AINVEST permission to communicate with you by e-mail. You can opt not to receive such information from us in the future by following the instructions in any e-mail that we send to you.

You agree to be bound by any affirmation, assent, or agreement you transmit through the AINVEST' services you access by computer or other electronic device, including internet, telephonic and wireless devices, including but not limited to any consent you give to receive communications from us solely through electronic transmission. You agree that, when in the future you click on an "I consent," "I agree," or other similarly worded "button" or entry field with your mouse, keystroke, fingertips or other device, your agreement or consent will be legally binding and enforceable and will be the legal equivalent of your handwritten signature.

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In the event that a court or arbitration panel, as the case may be, should hold that the limitations of liabilities or remedies available as set forth in this Agreement, or any portions thereof, are unenforceable for any reason, or that any of your remedies under this Agreement fail, then you expressly agree that under no circumstances will the total, aggregate liability of AINVEST and its Third Party Service Providers, employees, distributors, agents or

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The Agreement, and all future agreements you may enter into with AINVEST, unless otherwise indicated on such other agreement, will be governed by the law of the State of New York, without regard to conflicts of law principles thereof. This is the case regardless of whether you reside or transact business with AINVEST in New York or elsewhere. Unless a dispute would be governed by an applicable arbitration clause, you agree to submit to the personal and exclusive jurisdiction of the courts located within the City and County of New York, New York. If any part of the Agreement is unlawful, void or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any remaining provisions.

Click "I Agree" for Your Signature

As noted above, by clicking "I agree" you will be signing this Agreement with a binding electronic signature, and you acknowledge that you have read and understood this Agreement's terms and conditions.

X _____

