

GIVLING TERMS & CONDITIONS

Last Updated: May 21, 2019

PLEASE READ THESE TERMS AND CONDITIONS BEFORE USING THE GIVLING APP OR WEBSITE (referenced COLLECTIVELY herein "GIVLING") OR ANY OF GIVLING'S COMMUNITY FEATURES. BY USING GIVLING, YOU AGREE TO THESE TERMS AND CONDITIONS.

NEITHER APPLE NOR GOOGLE IS A SPONSOR OR PROVIDER OF GIVLING CONTESTS, SWEEPSTAKES OR PRIZES. ALL CONTESTS, SWEEPSTAKES AND PRIZES ARE PROVIDED BY GIVLING.

SECTION ONE – GENERAL INFORMATION

1.1 Terms and Conditions Binding

The Terms and Conditions and all other obligations and rules detailed in writing in GIVLING (including but not limited to [Privacy Policy](#), [Official Rules of Play](#) and all other policies and procedures, collectively, the "Terms and Conditions" or "Givling Policies") are by and between Givling, Inc. (may be referred to herein as Givling, or Host, or "we" or "us"), and everyone who uses GIVLING (each, "you," "user," or "player"). By using GIVLING, creating an account, and/or participating in any game or service offered on or in GIVLING, you accept and agree to be bound by all terms, conditions and notices contained or referenced in GIVLING, including the most current version of the Terms and Conditions. If you do not agree to these Terms and Conditions, do not use GIVLING. We may modify the Terms and Conditions at any time. Your continued use of GIVLING following such modifications signifies your acceptance of those modifications. You are responsible for reviewing the Terms and Conditions periodically in order to stay aware of such modifications.

1.2 Governing Law and Disputes

As a condition of entering any game, each GIVLING user agrees that: (A) any and all disputes, claims, controversies or causes of action arising out of or relating to GIVLING or any funds awarded (each, a "Claim"), shall be (1) arbitrated on an individual basis only, and shall not be consolidated or joined with or in any arbitration or other proceeding involving a Claim of any other party, and (2) settled by binding arbitration in Teton County, Wyoming before a single arbitrator appointed by the American Arbitration Association in accordance with its then governing rules and procedures, and judgment on the award rendered by the arbitrator may be entered by any court having jurisdiction thereof; and (B) under no circumstance will a user be permitted to obtain awards for, and user hereby waives all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses. The Terms and Conditions shall be governed by

and construed and interpreted in accordance with the laws of the State of Wyoming, U.S.A., applicable to contracts entered into and performed exclusively in that State.

1.3 Entire Agreement

The Givling Policies, Terms and Conditions and other referenced, linked, or stated material referenced herein constitute the entire agreement between you and us pertaining to your participation in and with GIVLING and supersede all prior or other arrangements, understandings, negotiations and discussions, whether oral or written. Any previous agreements, representations, communications, or undertaking (whether oral, written or electronic) between you and Givling regarding the subject matter of the agreement are null and void. No waiver of any of the provisions of the Givling Policies shall be deemed or shall constitute a waiver of any other provisions (whether or not similar), nor shall any waiver constitute a continuing waiver unless otherwise expressly provided. The Givling Policies cannot be modified on an individual basis by any person affiliated, or claiming affiliation, with Host. Nothing in this subsection will prevent us from modifying the terms of these Terms and Conditions and posting such modifications in GIVLING.

1.4 Severability

If any portion of the Terms and Conditions is deemed void, invalid or unenforceable, then that portion shall be deemed severable from the Terms and Conditions and shall not affect the validity and enforceability of the remaining provisions. The remaining Terms and Conditions will otherwise remain in full force and effect and enforceable to the fullest extent permitted by law.

1.5 Changes to GIVLING and/or Terms and Conditions

Host reserves the right to change, modify, update, discontinue, remove, revise, delete or otherwise change any portion of GIVLING, the Givling Policies, or these Terms and Conditions, in whole or in part, at any time without further notice. For changes to these Terms and Conditions that we deem material, we may place a notice on the GIVLING website by revising the link on the homepage to read substantially as "Updated Terms and Conditions" for an amount of time that we determine in our discretion. If you access or use GIVLING in any way after the Terms and Conditions have been changed, you will be deemed to have read, understood and unconditionally consented to and agreed to such changes. The most current version of these Terms and Conditions will be available on GIVLING and will supersede all previous versions of these Terms and Conditions.

1.6 Fundraising

GIVLING offers an alternative means for entertainment which has the added benefit of allowing its players ("Funders") to also be funders of student loan debtors seeking relief from student loans. While Funders experience the fun and fulfillment of competing at a

game of skill, Funders can contribute to a fund that may also allow them to prosper if they are assigned to a team and their team accumulates the most correct answers for any particular funding event. While the Funding Teams with the best cumulative score will win, so will the student loan debtors whose debts are being featured in that Givling Funding Period. The Givling Funding Period will end when the debt amounts are satisfied. The Givling Funding Team with the highest accumulated score will be awarded an amount approximately equal to the amount paid toward the aggregated student loan debts and associated taxes and may only vary slightly due to rate variations. Any overruns or deficits at the end of a Funding Period will be applied to the next Funding Period.

By participating as a Funder in the GIVLING crowdfunding game you are enjoying an entertaining game of trivia. By participating as a debtor whose student loan may be featured in the Givling Queue you are agreeing that neither the Funders nor Host have made any guarantees that any or all of your debt may be paid and that you will continue to meet your obligations under your loan.

By participating in the GIVLING crowdfunding fundraising program, you acknowledge and agree to be bound by these Terms and Conditions, the Official Rules of Play, the Privacy Policy, About and similar GIVLING documents. You also acknowledge the following:

- a. You are not making a promise to pay anything more.
- b. You are not obligating yourself to pay off the debtor's student loan.
- c. The featuring of a student loan in the Givling Queue is not a promise to pay all or any portion of the loan by any date certain but is merely presented as an opportunity to share in the proceeds raised.
- d. Host does not endorse any student loan debts or the education financed therewith based the presence of the loan in the Queue.

SECTION TWO – ELIGIBILITY, OBLIGATIONS & CONDUCT OF USERS

2.1 Eligibility and Location in the United States.

To be eligible to register and open an account and/or participate in any game offered by Host, you affirm that you: (a) are a person at least 18 years of age; (b) can legally form a binding contract; (c) own the e-mail address submitted on your account registration form; (c) are a legal resident of the United States with a U.S. address and are currently residing at the address of the eligible location; and (d) are physically located in a locality in which participation with Givling is unrestricted by law.

Participation in GIVLING games by any of the following persons is strictly forbidden: (a) anyone under the age of 18, or higher age of majority in such individual's jurisdiction; (b) anyone located in a prohibited jurisdiction; and (c) anyone who has had access, by any means, to any of the questions or answers prior to competing in the game (other than by

way of past participation in a previous game).

You represent and warrant that all information you supply to Host is truthful, complete, accurate and current. Knowingly submitting incomplete or inaccurate information, or failing to update and maintain current, complete and accurate information, may result in immediate termination of your account and forfeiture of any prizes or winnings. From time to time, Host may request you provide updated and/or current account information and you agree to provide such information in a timely fashion. Host reserves the right to seek proof of age and identity from you at any time. You agree that your account may be suspended until satisfactory proof of age and identity is provided.

Host may, in its sole discretion, refuse to offer its services to any person or entity and change its eligibility criteria at any time. This provision is void where prohibited by law and the right to access GIVLING is revoked in those jurisdictions.

2.2 Additional Persons Not Eligible

In addition to the restriction set forth in Section 2.1, the following persons are ineligible to receive any prize offered through GIVLING: employees, officers, and directors (including immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and members of the same household, whether or not related) of Givling, Inc. any and all other companies associated with Givling, Inc.; moderators of social media or web pages that concentrate on GIVLING as their subject matter; and any other person with access to non-public information regarding the operation of any game(s) offered by Host.

2.3 Location of Users

You are subject to all laws of the city, state, and country in which you reside and from which you access GIVLING. You are solely responsible for complying with those laws. If participation in games of the nature of those offered by Host or online games of skill for a fee which may result in the receipt of funds is prohibited in your jurisdiction, then you may not use GIVLING or otherwise participate in any of the games. Access to GIVLING may not be legal for some or all residents in certain jurisdictions. You agree that Host cannot be held liable if laws applicable to you restrict or prohibit your use of or participation with GIVLING. Host makes no representations or warranties, express or implied, as to the lawfulness of your accessing or participating in GIVLING. No person affiliated, or claiming affiliation, with Host has authority to make any such representations or warranties. Host reserves the right (but has no obligation to you) to monitor the location from which you access GIVLING and to block access from any jurisdiction in which participation or access may be illegal or restricted. We may block access to players using proxy servers or any other method which is intentionally used in order to conceal a player's true location. We may further block players if you are in a jurisdiction where Cash Competitions are

restricted or if we are unable to accurately verify your location. We may require any participant receiving any prize to provide us with proof that you are, or at the time the subject game was played, eligible to participate according to the Terms and Conditions. If we monitor your access or participation with GIVLING, we shall not be liable for the effectiveness of such monitoring.

By accessing, using, downloading in any way any materials in GIVLING, browsing GIVLING, creating an account and/or participating in any game or service offered by or through Host, you represent and warrant that you are doing so in compliance with the Terms and Conditions and agree to indemnify and hold harmless Givling, Inc. from any liability, claims, and damages (including attorneys' fees) arising out of or related to your violation of these Terms and Conditions. The rules governing sweepstakes, contests, and games with entry fees and/or prizes are set up by each individual state, not by the federal government. Based on these 50 sets of laws; Givling, Inc. DOES NOT offer games requiring a cash entry fee ("Cash Competitions") to users accessing GIVLING from the following states: Arkansas, Connecticut, Delaware, Louisiana, Montana, South Carolina, South Dakota and Tennessee.

VOID WHERE PROHIBITED OR RESTRICTED BY LAW. If you open an account and/or participate in any game(s) offered in GIVLING while located in a prohibited jurisdiction, you may be in violation of the law of such jurisdiction and will be in violation of the Terms and Conditions and subject to having your account suspended or terminated. In addition, and without limiting any rights or remedies available to us, in the event of any violation of the Terms and Conditions, all winnings (if any) may be voided, and in the event such winnings have already been withdrawn by you, recouped by us, at our sole and absolute discretion.

2.4 Taxes

It is the policy of Host, and in compliance with United States Internal Revenue Service regulations, to send an IRS Form 1099-MISC or other appropriate form to any person who wins in excess of \$600 (USD) on GIVLING in any given year. Depending on the jurisdiction in which you reside, Host may also send you W-9 and/or additional tax forms. We reserve the right to withhold (from your existing account balance and/or from future net winnings) any amount required to be withheld by law. But you remain solely responsible for complying with all federal and other tax requirements in completing such forms and for paying all federal and other taxes in accordance with the laws that apply in your local, state, province, and/or country of residence.

You shall be liable for and you indemnify and hold Host and any affiliate or contractor of Host harmless for any sales or services tax later determined to be due resulting from the under-collection of such sales or services tax. You also agree to release Host and any affiliate or contractor of Host from liability arising from the over-collection of sales or

service tax that is paid to any taxing authority.

2.5 Information Required

Upon signing up for an account, you will be required to submit the following information: (i); your legal name (ii); your current phone number (iii); an alias that will be your username; (iv) a password; and (v) your e-mail address. Host reserves the right, in its sole discretion, to change, suspend and/or terminate aliases as Host deems fit. In addition, if your total winnings in GIVLING in any given year reach \$600 or more, Host may request that you submit your social security number in order to send you an IRS Form 1099-MISC, or other appropriate form, as required by the Internal Revenue Service or other jurisdiction's tax regulations. Failure to provide your social security number at that time, or failure to complete any other tax documentation may result in tax withholding and/or Host's inability to pay you for any winnings in excess of \$600, and/or banning of your GIVLING account.

2.6 Devices

You understand that by participating in GIVLING, you may be playing against other players using different types of devices. Host shall not be liable for damage that occurs or issues arising out of such differences. **HOST STRONGLY RECOMMENDS THAT YOU PARTICIPATE IN GAMES USING A WIRED OR WIFI CONNECTION. WIRED OR WIFI CONNECTIONS TEND TO BE MORE CONSISTENT AND RELIABLE. USE OF DEVICES IS COMPLETELY AT THE PARTICIPANT'S RISK. COMMUNICATION USING A WIRELESS OR CELLULAR DEVICE MAY CAUSE AN INTERRUPTION IN THE COMMUNICATION BETWEEN YOUR DEVICE AND THE SERVER, WHICH MAY CAUSE YOUR ANSWER TO BE UNTIMELY. HOST CANNOT AND DOES NOT ACCEPT ANY RESPONSIBILITY FOR ANY INTERRUPTION, DELAY OR INCONSISTENCY IN COMMUNICATION BETWEEN YOUR COMPUTER OR DEVICE AND HOST SERVERS RESULTING FROM A DELAY IN COMMUNICATION THROUGH WIRELESS, CELLULAR OR OTHER NETWORKS, AND HOST CANNOT ACCEPT ANY APPEALS RESULTING THEREFROM. NO REFUNDS WILL BE MADE ON ACCOUNT OF ANY SUCH INTERRUPTION, DELAY OR INCONSISTENCY. PLEASE NOTE THAT TIMES ARE RECORDED AND MEASURED BY THE GIVLING CLOCK AND ALL MEASUREMENTS BY THE GIVLING CLOCK ARE FINAL AND BINDING.**

2.7 Acknowledgment of Proprietary Rights

By registering for an account and/or participating in any game offered by Host, you acknowledge that all information contained in GIVLING may be protected by one or more valid copyrights, patents, trademarks, trade secrets, or other proprietary rights, and that all such rights are owned by Host. Host neither warrants nor represents that your use of materials displayed in GIVLING will not infringe rights of third parties. Host assumes no liability or responsibility for any errors or omissions in the content of GIVLING. Any

communication or material you transmit to Host by electronic mail or otherwise, including any data, questions, comments, suggestions, etc. will be treated as, non-confidential and non-proprietary. Anything you transmit or post may be used by Host or its affiliates for any purpose, including, but not limited to, reproduction, disclosure, transmission, publication, broadcast, GIVLING promotion, marketing and posting. Host is free to use any ideas, concepts, know-how or techniques contained in any communication you send to Host for any purpose whatsoever including, but not limited to, developing, manufacturing and marketing products using such information, without any additional compensation or other liability or obligation to you. The trademarks, logos, and service marks (collectively the "Trademarks") displayed in GIVLING, are registered and unregistered Trademarks of Host's and/or others. Nothing contained in GIVLING should be construed as granting any license or right to use any Trademark displayed on the Site without the written permission of Host or such third party that owns the Trademark. Your misuse of any Trademark displayed in GIVLING, except as provided in the Terms and Conditions, is strictly prohibited.

2.8 Promotional Activities

By registering for an account, you agree that Host may display your name, username and game records. By accepting any prize from Host, you agree to allow Host to print, publish, broadcast and use, worldwide, in any media and at any time, your name, picture, voice, likeness, and/or biographical information for promotional, marketing or related purposes without additional compensation.

2.9 Conduct of Users

As a condition of use and in addition to the other requirements herein, you promise not to use GIVLING for any purpose that is prohibited by the Terms and Conditions or any law. GIVLING is provided only for your own personal, non-commercial use. You are responsible for all of your activity in connection with GIVLING including the acts of any third party which violate the Terms and Conditions. In addition, you shall not permit any third party using your account to take any action, or submit content, that:

- a. infringes any patent, trademark, trade secret, copyright, right of publicity, or other right of any other person or entity, or violates any law or contract;
- b. you know is false, misleading, or inaccurate;
- c. is unlawful, threatening, abusive, harassing, defamatory, libelous, deceptive, fraudulent, tortious, obscene, offensive, profane, or invasive of another's privacy;
- d. constitutes unsolicited or unauthorized advertising or promotional material or any junk mail, spam, or chain letters;
- e. contains software viruses or any other computer codes, files, or programs that are designed or intended to disrupt, damage, limit, or interfere with the proper function of any software, hardware, or telecommunications equipment or to damage or

obtain unauthorized access to any system, data, password, or other information of Givling or any third party;

- f. is made in breach of any legal duty owed to a third party, such as a contractual duty or a duty of confidence; or
- g. impersonates any person or entity, including any employee or representative of Givling.

Additionally, you, as the user, shall not:

- a. take any action that imposes or may impose (as determined by Host in its sole discretion) an unreasonable or disproportionately large load on Host's or its third-party providers' infrastructure;
- b. interfere or attempt to interfere with the proper working of GIVLING or any activities conducted on GIVLING;
- c. disable or otherwise interfere with any technological measures used on GIVLING or in any game, which are designed to prevent or restrict use of, or access to any content or materials, or any copying or distribution of content or materials, or to protect the privacy of users;
- d. bypass any measures GIVLING may use to prevent or restrict access to GIVLING (or other accounts, computer systems, or networks connected to GIVLING);
- e. run Maillist, Listserv, or any form of auto-responder or "spam" on GIVLING; or,
- f. run an automated system or program, including any robot (bot), spider, crawler and the like, that sends user requests to GIVLING.

Notwithstanding the foregoing, the operators of publicly accessible search engines may use industry standard automated programs that do not unduly burden GIVLING or GIVLING servers solely for the purpose of indexing GIVLING and its contents in the search engine.

You shall not directly or indirectly: (i) decipher, decompile, disassemble, reverse engineer, or otherwise attempt to derive any source code or underlying ideas or algorithms of any part of GIVLING except to the extent applicable laws specifically prohibit such restriction; (ii) modify, translate, or otherwise create derivative works of any part of GIVLING; or (iii) copy, rent, lease, distribute, or otherwise transfer any of the rights that you receive hereunder. You shall abide by all applicable local, state, national, and international laws and regulations.

You agree to not abuse any other user personal information. As used here, abuse is defined as using personal information for any purposes other than those explicitly provided by GIVLING or is not related to fulfilling delivery of a product or service explicitly specified by

GIVLING.

SECTION 3 – ACCOUNT MANAGEMENT

3.1 Account Set Up; User ID

In order to participate in games, you must establish a registered user account with Host. To register with Host you will select a screen name or handle ("User ID") and password. You shall not use as a User ID or any name or term that: (i) is the name of another person, with the intent to impersonate that person; (ii) is subject to any rights of another person, without appropriate authorization; or (iii) is offensive, vulgar, or obscene. Host reserves the right in its sole discretion to refuse registration of or cancel a User ID or name.

3.2 Limitations on Number of Accounts

You may establish only one account per person and only one account per device or IP or physical address, to participate in the activities offered on GIVLING. Multiple accounts may not be created sharing the same name, email, credit card or PayPal account. Host reserves the right to monitor all activities on GIVLING, including any effort to establish multiple accounts. In the event Host discovers that you have violated the number of accounts allowed, all additional accounts will be closed without notice and continued violation may result in the termination of any and all of your accounts and Host may void any associated winnings to any or all of the account(s). Host further reserves the right to deny access to anyone, including, but not limited to, those players who use proxy servers and/or IP addresses residing in certain geographical areas.

3.3 Credit Card Transactions and Game Credits, Payments and Fees

Joining GIVLING is free but registration is required. Users get two Free Plays every 24 hours, as is permitted according to the Official Rules of Play. To participate in additional games after your Free Plays, you must deposit a sum by using Host's pay-service affiliate.

Funds paid by you will be collected by PayPal®, Braintree, or other pay-service affiliate. Host reserves the right to cancel a purchase at any time and for any reason. Because of occasional failures of payments from Funders, Host cannot guarantee the receipt of the amount paid, minus fees. Host is not responsible for the performance of PayPal or other pay-service affiliate.

When you use a service that has a fee you have an opportunity to review and accept the fees that you will be charged. In addition to any representations made in conjunction with that authorization, you also agree to provide correct payment information at the time of purchase GIVLING credits and to honor the promise to pay that amount. The payment will be collected at or about the time you initiate play. The amount you pay in Givling credits or coins represents the entire and final amount you will be charged. You consent to having

Host and its payments partners authorize or reserve a charge on your payment card or other payment method for any amount up to the amount of GIVLING credits or coins purchased.

You will purchase game credits or "Coins" to be held in your Account until you pay to play a game. Your Account will be debited for the corresponding game entrance fee that will be established and made known to participants wishing to participate in the game in advance of such game. You agree to have sufficient funds or credit available to ensure that the money paid will be collectible. If you have insufficient funds or your payment is declined you will not be allowed to commence the game.

Host may impose dollar amount limitations on the credit card transactions in which you engage to fund your activities on GIVLING. Host may also impose limitations on the net dollar amount you may win on GIVLING in any calendar year. Host reserves the right to change these dollar amount limitations at any time in Host's sole and absolute discretion. Host reserves the right to set expiration dates or other limits on all Queue Points. Queue Points are defined as any credit deposited by Host into an account, including, but not limited to, promotional credits, entry fee credits, accounting credits, prize credits and gift credits. Host may void the Queue Points balance of any dormant account. A dormant account is an account that has been inactive for greater than six (6) months.

Changes to fees are effective after Host provides you with notice by posting the changes on GIVLING. A minimum deposit amount may be required. Fees may vary depending on region and other factors.

HOST DOES NOT OFFER REFUNDS. FUNDERS WILL NOT BE PROVIDED A REFUND FOR GIVLING CREDITS OR COINS PURCHASED.

Host and its payments partners will collect processing, handling, and service fees before transmitting proceeds of a Funding Period.

3.4 Fraud and Abuse

You are solely responsible for activity that occurs on your GIVLING account and shall be responsible for maintaining the confidentiality of your password. Fraud and abuse relating to the access and use of GIVLING is strictly prohibited. In accessing GIVLING or participating in any activities, products or services offered by or through GIVLING, you represent and warrant that: (a) all information you supply is complete and accurate and not in violation of any applicable laws, regulations or these Terms and Conditions; and (b) you will not circumvent or attempt to circumvent any provision of the Terms and Conditions or engage in any activity that interferes with, attempt to interfere with, interrupts or attempts to interrupt the operation of GIVLING.

Users engaging, participating or displaying behavior that may be interpreted, in Host's sole

and absolute discretion, as the use of unfair methods in GIVLING, including but not limited to: (i) the opening and/or use of multiple accounts; (ii) the use of unauthorized or altered software or hardware to assist play (including the use of bots, bot nets, jail broken devices or rooted devices, collusion with bots and/or use of cheat programs such as debuggers, clock-skewing software and memory scanners); (iii) intentionally poor play in certain games in order to achieve a broader competitive advantage; (iv) collusion with other players; (v) the deliberate transfer of money between accounts (i.e., "money laundering"); (vi) harassment of other participants; (vii) posting of objectionable material; (viii) any breach of the Terms and Conditions; (ix) any breach of the security of your account or GIVLING; or (x) any other act (whether through the use of automated technology or otherwise) that unfairly alters your chance of winning or constitutes the commission of fraud (collectively, "Abuse") may subject you to immediate consequences (as determined by Host in its sole and absolute discretion), including without limitation: (1) immediate termination of your account and blocking of GIVLING access; (2) forfeiture of any prizes, winnings and any other representative of value (if any) that you may otherwise have been entitled to receive; (3) disgorgement and/or recoupment of any prizes, winnings and representative of value already received by you; and (4) in the case of suspected illegal activity, disclosure to the FBI or other relevant agencies in accordance with federal and state laws. In the investigation of an alleged Abuse, Host may request additional information from you. You agree to provide all reasonable and relevant information as requested by Host. Without limiting any provision of the Terms and Conditions, Host expressly reserves the right to institute or seek any injunctive relief, civil and/or criminal proceedings against you and/or any of your co-conspirators arising out of or related to your commission of Abuse, including the right to recover fees and expenses (including attorneys' fees) and the right to report you and such Abuse to any and all relevant regulatory authorities or governmental agencies.

3.5 Payment of Winnings

Host notifies winners of the cash awards via the email registered with their account. If we do not receive a response to our notification email within thirty (30) days of the email date, your prize award is voided. GIVLING Winners may be listed on GIVLING or other public places like the GIVLING Facebook and Twitter page. Checks issued for cash awards, not claimed within sixty (60) days from the date of issuance will become void, and your right to the prize award is voided. If you do not respond to the email, or if the check is not cashed within 60 days of issuance, or your account is closed by Host for a violation of the Terms and Conditions, your winnings will be voided and not returned to you. In such an event, Host, may use voided winnings to defray the costs of administration and enforcement of the Terms and Conditions or allocate such monies to secondary games or to the Queue.

Host reserves the right to withhold the funds in your account from you pending the determination of any investigation (including any relevant external investigation) where:

- Host suspects you have acted in breach of these Terms and Conditions or any other agreement relevant to your activities on GIVLING, including where we suspect the account has been linked with fraudulent or dishonest activity; and/or
- Host has withheld the funds in your account by law, court order, or regulator requirement or at the request of any relevant regulatory or law enforcement authority.

Following the determination of any such investigation Host reserves the right to seize some or all of the funds in your account if you have acted in breach of these Terms and Conditions or any other agreement relevant to your activities on GIVLING. The disposition of any funds obtained by Host in this manner will be at Host's sole and absolute discretion and/or in accordance with any advice, request or instruction from any governmental, regulatory or law enforcement authority.

For the avoidance of doubt, at no point during any such period will interest accrue to you on any funds in your account.

3.6 Account Deactivation

An inactive account is any account in which the user has not logged in or played any games in six (6) consecutive months (or such shorter time as Host may announce in advance from time to time by sending written notice to the applicable non-cash player(s) using the contact information associated with the inactive account). Host reserves the right to deactivate any inactive account without notice. If your account is deactivated in this manner, you may be contacted by Host to encourage you to revisit GIVLING. If you visit GIVLING after your account is deactivated, you may be required to register again or to reactivate your account in order to play games.

If formally requested by law enforcement, gaming regulators, or taxation or other authorities or in the event that you fail to provide Host with sufficient information to identify yourself in accordance with Host's own internal procedures or those imposed on Host by a court, Host may suspend your account and all functionality relating to the use of your account and withhold from you any funds in your account pending the final determination of any criminal or other legal proceedings or investigation to which such a request may relate or until you provide the necessary information as appropriate.

3.7 Account Cancellation

You may cancel your account by contacting Host at: support@givling.com Your account is not considered cancelled until you have received confirmation of such cancellation from Host. You may not cancel your account to evade an investigation. If you do not agree to the terms of the Givling Policies, your sole remedy is to not use GIVLING and to cancel your account. In some cases, cancellation of your account may be retracted by you, however, in

other cases, cancellations may be permanent and not subject to retraction.

SECTION FOUR – GAME PLAY

GIVLING is available on different technological platforms. Host makes no guarantees that the game functionality is exactly the same on each platform at all times.

Host reserves the right to change, suspend, transfer, or discontinue a game (including but not limited to the availability of any feature, database, or content) at any time for any reason. Host may also impose limits on certain features and services or restrict your access to parts or all of GIVLING without notice or liability. By using GIVLING, you agree to not hold Host liable for any operational failure of the game.

The game cannot be interrupted or stopped by a player for any reason. If a game is interrupted by phone calls, messaging, or other interference, the game in play during the interruption will be forfeited.

GIVLING relies on multiple third-party advertising providers. These platforms are not always guaranteed to provide the user with a viewable ad; and when this happens, the user will not be able to earn Queue Points as awards. Host assumes no liability for the performance or content of third-party ad providers.

GIVLING is a trivia game. The player who starts a game with a FreePlay or by using a Givling Coin, is the "Initiator."

For each FreePlay or Givling Coin used, the Initiator can play until they accumulate three strikes. Or put another way, they can play the game until they incorrectly answer three statements or have viewed all available trivia statements. A strike is accumulated each time a GIVLING user answers a question or statement incorrectly or exceeds the time permitted to return an Answer.

Upon starting the game, the Initiator forms a "Team" as two other players, who have already played in the 48-hours preceding the game initiation are assigned to the Initiator's Team.

Thus, Teams are formed of two types of GIVLING users: one initiating player (the Initiator) and two passive players.

The objective for the Initiator is to answer as many true/false statements as possible. Each wrong answer generates a "Strike." Three strikes ends one round of play.

The Initiator receives extra score points for surpassing the scores of the other team members.

At the end of the initiated round of game play, the three team members are ranked First, Second and Third.

If a team is the highest scoring team at the end of the competition time set for each jackpot, then the team splits the award.

Players may continue to play GIVLING after winning, but they cannot receive any cash awards during the 180 days that follow their wins. Any money they win during this "lock out" period will be donated to the loan being crowdfunded in the Queue.

A GIVLING user is awarded two FreePlays per day, just after midnight, Mountain time. A FreePlay must be played on the day it is granted or it is forfeited.

The daily FreePlay does not fund the loans or any portion thereof, meaning it is not added to the accumulated funds for loan payments nor added to the funds which help fund the Cash Award. Only the purchase of Givling Coins and advertising revenue adds value to the crowdfunding amounts and the cash awards.

However, the score earned in each daily FreePlay is treated as though it was earned during a paid round. Just as for paid rounds, a Givling user using a FreePlay is an active player for one game round and may be added as a passive player for one, possibly two, subsequent game rounds.

A GIVLING user funds the loans by purchasing a token called a GIVLING Coin.

The money used to purchase Givling Coins, after payment processing fees, along with ad money, after commissions payable, is split (1) 50% to crowdfund the loan currently being funded in the Queue (2) 40% to fund the cash awards to Funders at various intervals including daily drawings and Teams with the highest score at the end of a play period; and (3) 10% to fund Givling, Inc. Once a Funder buys GIVLING credits or Coins, no refunds will be provided as they are a donation to crowdfund the loans in the Queue and are immediately credited to the payoff of the loans.

A GIVLING user only plays one Givling Coin for each active Game Round. The possible assignment to one or sometimes two, additional Funding Teams on a passive basis is a free benefit which may be provided with each play of a Givling Coin or FreePlay.

During the Game Round, a GIVLING user is allowed ten (10) seconds to respond to a Statement by selecting a True or False Answer. Other trivia formats may be incorporated at any time. Once an Answer is rendered, the GIVLING user is immediately provided feedback that either the Answer was correct and the GIVLING user is awarded points to increase the score, or the GIVLING user is notified that a Strike has been accumulated due to an incorrect or untimely Answer. The feedback screen also presents a button by which a GIVLING user may immediately demand the next statement. If the GIVLING user does not

use the button, the next statement will automatically appear after the expiration of a preset time, such as ten (10) seconds.

Each Statement is randomly generated from a Statement database for each play of the Givling Game Round, so no GIVLING user will have the same sequence of Statements. As a GIVLING user, you receive points for each Statement that you answer correctly. Each subsequent Statement after a correct Answer has a higher point value. Users also gain bonus points by moving into second and/or first place surpassing their passive teammates.

Because of an algorithm GIVLING utilizes to thwart hacking, there may be times when there are not enough statements available for frequent players to play. You will be notified before you expend a Coin if this is the case, when you click on the game start.

The Game Over screen is returned after three Strikes are accumulated by a GIVLING user. The Game Over screen reports the following: (1) the Team Score for the Funding Team; (2) the current leaders in the current game competition period. A GIVLING user may choose to interact with an advertisement if available to earn Queue Points, play again, return to his or her account, or leave the site.

GIVLING users should not take any action in reliance on having their score labeled as "high score" in any round. Final scores could well be posted several hours after the contest period has ended.

Each GIVLING user on the winning Funding Team will receive a notification of their win at their account e-mail address. Winners who reply after 30 days from the send-date of the email, forfeit their winnings.

Each GIVLING user on a winning Team will be required to privately (through phone, email, or other secure, private means) confirm his/her name, address, age, tax identification number, and other personal information necessary to receive the cash award. Failure to submit any identification required by Host or to return the required documents within the specified time period, noncompliance with the [Official Rules of Play](#), or the return of any fund split (or any portion thereof) or Notice of Funding Team High Score as undeliverable may result in disqualification and cash award forfeiture. In the event that any potential fund recipient declines the fund split for any reason, a disqualification will result and the fund split will be forfeited.

Host endeavors to make sure that all statements are correct when entered into our database. However, mistakes do occur -- and you agree to not hold Host liable for an incorrect statement or answer. If a GIVLING user alerts Host of an incorrect statement/answer, via support@givling.com Host will award such user three (3) coins upon verification of the alert accuracy.

Host has the right to ban anyone from the site who cheats, is suspected of cheating, or

attempts to cheat while playing GIVLING.

The results of all competitions offered in GIVLING depend on the number and skill levels of players participating. Precise odds of winning are therefore unavailable.

Prizes are cash amounts, which are paid via pre-approved checks from BillPay to the address given by the winner in response to a notification email.

An individual player's lifetime winnings, receivable from the GIVLING game, are currently capped at \$100,000. Queue funding is currently capped at \$50,000. Between the game and the Queue funding, an individual GIVLING user's lifetime winnings amount is currently capped at \$150,000.

SECTION FIVE – LIMITATION OF LIABILITY

5.1 Generally

IN NO EVENT SHALL HOST, NOR ITS DIRECTORS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS, OR CONTENT PROVIDERS, BE LIABLE TO YOU FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES WHATSOEVER, INCLUDING ANY LOSS OF INCOME, PROFITS, BUSINESS OR OPPORTUNITY, OR ANY LOSS HARM OR DAMAGE TO NAME OR GOODWILL RESULTING FROM ANY (i) ERRORS, MISTAKES, OR INACCURACIES OF THE CONTENT OF GIVLING, INCLUDING ANY GAME, USER CONTENT, OR ANY SITE LINKED HERETO; (ii) HARM, DAMAGE OR INJURY TO PERSON OR PROPERTY OF ANY NATURE OR KIND WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF GIVLING, INCLUDING ANY GAME OR USER CONTENT; (iii) DAMAGE, LOSS OR HARM RESULTING FROM ANY MALFUNCTION OR UNAUTHORIZED ACCESS TO OR USE OF HOST'S SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION STORED THEREIN, (iv) DAMAGE, LOSS OR HARM RESULTING FROM ANY INTERRUPTION TO OR CESSATION OF COMMUNICATION WITH GIVLING; (v) DAMAGE, LOSS OR HARM RESULTING FROM ANY VIRUSES, BUGS, WORMS, TROJAN HORSES AND OTHER HARMFUL PROGRAMS TRANSMITTED TO, THROUGH OR FROM HOST BY ANY THIRD PARTY; OR (vi) STATEMENTS OR CONTENTS CONTAINED IN ANY USER CONTENT. THESE LIMITATIONS OF LIABILITY APPLY WHETHER THE CLAIM AGAINST HOST IS BASED ON WARRANTY, CONTRACT, TORT, THE LAW OF PROPERTY, OR ANY OTHER LEGAL GROUNDS OR THEORY, AND WHETHER OR NOT SUCH DAMAGES ARE OR WERE FORESEEABLE OR FORESEEN BY HOST. THIS LIMITATION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

IN NO EVENT SHALL HOST, OR ITS DIRECTORS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS, OR CONTENT PROVIDERS, BE LIABLE TO YOU FOR DIRECT DAMAGES IN

EXCESS OF (IN AGGREGATE) ONE HUNDRED DOLLARS (\$100.00).

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF GIVLING OR WITH THESE TERMS AND CONDITIONS, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF GIVLING.

5.2 Unauthorized Charges

Host is not liable for any loss caused by any unauthorized use of your credit card or other method of payment by a third party in connection with GIVLING. If you wish to dispute a charge to your account, you must do so within 180 days of the alleged unauthorized charge(s) otherwise such a dispute will be deemed waived. Upon notification of a disputed charge, Host may conduct an investigation to determine the amount, if any, considered unauthorized Attempts to defraud Host through the use of credit cards or other methods of payment, or your failure to honor legitimate charges or requests for payments may result in immediate termination of your account, forfeiture of prizes and/or civil and/or criminal prosecution.

5.3 Hacking, Tampering, or Unauthorized Access

By registering for an account and/or participating in any game offered in GIVLING, you agree that Givling is not responsible for any damage, loss, or injury resulting from hacking, tampering, or other unauthorized access or use of GIVLING or your account. You are responsible for the security of your account. If you give someone access to your account and they conduct a transaction without your knowledge or permission, you are responsible for any resulting use. Such transactions are considered to be unauthorized. Any attempt to gain unauthorized access to Host's systems or any account, interfere with procedures or performance of GIVLING, or deliberately causing damage to or undermining GIVLING, may subject you to civil and/or criminal prosecution and may result in immediate termination of your account and forfeiture of any prizes. You will immediately notify Host in writing of any account-related security breach you discover. Such notification will not render Host responsible for any breach, whether occurring before or after such notification.

5.4 Accounts for Individual Use Only

You are solely responsible for all obligations relating to your account and for compliance with these Terms and Conditions. You are entitled to all benefits accruing to you as a result of being the account holder. You may not allow any other person to access your account, access GIVLING, accept any winnings, or participate in GIVLING using your account. Your

account is not transferable. By registering and/or participating in any games offered in GIVLING, you agree to indemnify, defend, and hold Host harmless from or for any claims, liability, damages, and/or costs (including attorneys' fees) arising from any use of your account by any person.

5.5 Givling and Account Availability

Host does not guarantee that GIVLING or access to your account will be available at all times and/or in all geographic locations. Host is not liable for any loss which may be caused by your inability to access GIVLING or your account.

SECTION SIX – CROWDFUNDING OF STUDENT LOANS AND MORTGAGES

6.1 Qualification for Student Loan Crowdfunding

GIVLING is designed as a means to crowdfund student loan and mortgage debt. 45% of all net funds (less banking charges and advertising commissions) received by Host, crowdfund the payoff of student loan or mortgage debt. The maximum amount being crowdfunded is \$50,000 per individual.

Anyone eligible to play GIVLING, is eligible to have a student loan and/or mortgage crowdfunded whether that loan is in their name, or another person's name.

The recipient of the crowdfunding, can allocate the \$50,000 to multiple student loans or mortgages, held by multiple people.

6.2 Queue Point Protocol

The GIVLING game app awards Queue Points for certain actions performed by players: watching ads, purchasing from our sponsors, downloading apps, playing FreePlays, meeting group goals, purchasing coins, and inviting account signups.

Queue Points (QP) determine a GIVLING participant's order in "The Queue." The higher the number of QP one has to their credit, the higher they are in the Queue order to be crowdfunded. There is a leaderboard on the app showing the top QP leaders in The Queue.

The Queue order is fluid, constantly moving as users accumulate more QP. A GIVLING user cannot be assured of receiving crowdfunding proceeds until they have been (i) contacted by Host; (ii) until they have signed and returned the consent forms, along with the other required documents; and (iii) until they see their GIVLING avatar, and name appear on the app or website being designated as the current loan being funded.

Host does not collect information concerning your loan until we are prepared to make your loan available for crowdfunding. We will contact you via email when your loan is chosen. You have seven days in which to respond to our email. Not responding within that time,

forfeits the present opportunity to be crowdfunded.

Host reserves the right, at its sole and absolute discretion, to determine which loans are crowdfunded, and in what order. Being chosen to be in The Queue to receive crowdfunding does not guarantee that your loan will be fully funded, nor that it will be funded in the order in which you were entered into The Queue.

6.3 Taxes: Crowdfunding & Game

When a user purchases coins, 50% of their purchase (after payment processor fees) is credited to crowdfunding a loan in The Queue. Another 40% goes to the game prizes, and 10% goes to Givling, Inc.

Based on protocol established by other crowdfunding companies, we believe that as long as the funds that pay off the loans in The Queue, are provided by GIVLING participants, then the funds received in The Queue are tax free, as they fall under the IRS gifting laws.

Host receives advertising and sponsor funds as well as funding from users -- and if the amount of advertising received by Host is used to pay the funding recipients, then the inclusion of those funds in any loan payments may result in a taxable event to the members of The Queue and the recipient members may receive a 1099-MISC or other documentation reflecting the amount of ad revenue that funded their loan.

GIVLING trivia game winnings are fully taxable and you may receive a 1099-MISC statement from Host once they reach \$600 in a calendar year.

For United States federal, state and local income tax purposes, any tax liability or obligation arising out of or attributable to your receipt of a funding split shall be your sole responsibility.

You shall be liable for and you indemnify and hold Host and any affiliate or contractor of Givling harmless for any sales or services tax later determined to be due resulting from the under-collection of such sales or services tax. You also agree to release Host and any affiliate or contractor of Host from liability arising from the over-collection of sales or service tax that is paid to any taxing authority.

6.4 Additional Rules for Participation as a Loan Debtor to be Featured in a Givling Queue
In exchange for your loan being considered to be featured on GIVLING, you accept the following:

You agree to provide Givling, Inc. (herein, "Host") with your loan account number and a copy of the most recent student loan statement so that Host may verify the existence, nature, and amount of the loan. You agree to sign the Authorization To Release Information and Discuss Terms with Givling, Inc. or any necessary documents to provide a representative of Host with permission to speak with and share information with your

bank/lender, to verify the loan amount, negotiate terms and to make funding arrangements on the loan. Within its sole discretion, Host may share information about your loan to help get it paid off. You agree to provide Host with your social security number to assist in completing the loan investigation and funding process which may include reporting any payment to tax authorities. Until Host has complete loan information, Host cannot feature the loan in GIVLING.

Student loans can be crowdfunded up to a maximum of \$50,000. If you do not have a student loan, you can choose to have \$50,000 raised to pay off a mortgage or to provide a downpayment on a mortgage.

Host has the sole right to determine if your type of loan will be featured for crowdfunding.

You agree and acknowledge that your participation in this program has no cash value and cannot be leveraged, sold, devised, or otherwise assigned without the express, written permission of Host. Should your loan be paid, forgiven, or otherwise terminated at any time prior to Host transmitting funding to the bank/lender, Host shall have no obligation to pay any amount to you, your lender, or your heirs or assigns and Host may remove your loan from the queue and from any consideration of funding without notice. You agree to not take any action in reliance on having your student loan featured in a Givling Funding Period.

You hereby grant Host permission to use your general loan information as well as your name, likeness, photograph, voice, and your personal and biographical information for promotional and marketing purposes. Such marketing may occur on social media and third party websites including but not limited to Facebook, Twitter, etc. You hereby agree to sign any additional documents and release forms in order to give Host and its sponsors permission to use your information for these and other promotional purposes without further compensation. Funders will be provided with basic information about the debt and the debtor being featured in each Givling Queue. NOTE: General loan information, personal and biographical information does not include your account number or social security number which will not be publicly displayed.

You agree and acknowledge that Host will feature the amount listed on the most recent statement you submit and once funds are available Host may verify and payoff the loan. You agree and acknowledge that Host may verify your outstanding loan amount with the bank/lender before the loan is featured. Any late fees or penalties that accumulate between the date of signature on your GIVLING acceptance letter and the date Host verifies the loan amount may not be included in the amount featured for potential funding. Also, any late fees and penalties accumulated between the date the loan is verified and the date any funds are transmitted may not be included in the featured amount. The loan amount provided by the lender will be posted on GIVLING as eligible for funding by

participants in GIVLING. Host does not guarantee that all penalties and fees will be included in the total fund payout. Should the amount available to pay off your loan exceed the amount needed to pay your loan, for any reason, Host will retain any overage.

You agree and acknowledge that the amount raised by Givling, Inc. may not be sufficient to fund any portion or the total amount of your loan. Again, Host cannot and does not guarantee that your loan principal, interest, fees, penalties, or associated tax liability will be paid in part or in total. Additionally, Host cannot and does not guarantee that it will be able to lower your debt or interest rate through any negotiations with your bank.

All marketing efforts by Host are made with the goal to fund the loans featured on GIVLING as early as possible after posting; however, full-funding may not be achieved and is not guaranteed. This means that having your loan featured is not a guarantee that it will be paid, or paid off. You agree and acknowledge that you continue to be completely and 100% responsible to your lending institution for the entire amount of the loan (including all principal, interest, and fees) until and unless your loan may be paid through GIVLING.

You are always responsible to correctly report and also pay any tax liability associated with, or assessed on funds that Host transmits to any bank/lending institution on your behalf. Host is not responsible for any taxes owed as a result of funding through GIVLING.

By agreeing to participate in this crowdfunding program, you release Givling, Inc., its agents, and all participating sponsors from any liability as a result of your participation herein. If any portion of this program becomes impossible due to technological barriers, an act of God, hacking, war or terrorist act, you agree that you release Host, its agents, its users, or any of its participating sponsors from any claims. If it is determined that any portion of the program may be a violation of any rule, regulation, or law, or is otherwise deemed unlawful, you hereby agree that the entire program may be cancelled and you will have no recourse against Host, its agents, its users, or any of its participating sponsors.

SECTION SEVEN – WAIVER OF LIABILITY/PUBLICITY RELEASE

By participating in the GIVLING crowdfunding game and submitting an entry, each user agrees to (i) be bound by Givling Policies (these include Official Rules of Play, Terms and Conditions, About, Privacy Policy and other Site mandates, including all entry requirements), and (ii) waive any and all claims against Givling, Inc. and each of its respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, and any and all other companies associated with GIVLING, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the GIVLING crowdfunding game or from the receipt or use of any fund split (or any portion thereof).

By entering any game, each user gives his/her express permission to be contacted by Givling, Inc. by telephone, e-mail, and/or postal mail for game purposes. Each Funder receiving a funding split, by acceptance of the fund split, grants to Host, and its designees the right to publicize such Funder's name, address (city and state/territory/possession of residence), photograph, voice, statements and/or other likeness and fund split information for advertising, promotional, trade and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.

Each Funder receiving a funding split, by accepting the funds agrees not to make any statements that disparage Host or its affiliates or their respective employees, officers, directors, products or services, and Host, by its execution of this Award Agreement agrees that it and its affiliates and their respective executive officers and directors shall not make any such statements regarding me. Notwithstanding the foregoing, statements made in the course of sworn testimony in administrative, judicial or arbitral proceedings (including, without limitation, depositions in connection with such proceedings) shall not be subject to this subsection.

Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, or garbled entries, transmissions, e-mail or mail; or for lost, interrupted or unavailable network, cable, satellite, server, Internet Service Provider (ISP), wireless network, website, or other connections including those through and/or by any website, availability or accessibility or miscommunications or failed computer, satellite, telephone, cable or wireless transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; wireless service congestion; failures or malfunctions of phones, phone lines or telephone systems, wireless towers or cellular tower equipment; any error, omission, interruption, defect or delay in wireless or other transmission, processing, or communication; non-delivery; misdirected, blocked, or delayed e-mail notifications; printing, typographical or other errors appearing within the Official Rules of Play, Privacy Policy, or Terms and Conditions, in any game-related advertisements or other materials; or any other errors, problems or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing or otherwise relating to or in connection with GIVLING, including, without limitation, errors or difficulties which may occur in connection with the administration of GIVLING, the processing of entries, the announcement of the fund recipients, or in any game-related materials, or the cancellation or postponement of any game, event or exhibition. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by GIVLING users, tampering, hacking, or by any equipment or programming associated with or utilized in

GIVLING.

Released Parties are not responsible for injury or damage to participants' or to any other person's computer and/or wireless device related to or resulting from participating in this game or downloading materials from or use of GIVLING. Persons who tamper with or abuse any aspect of GIVLING or attempt to undermine the legitimate operation of GIVLING by cheating, deception, or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other user or any representative of Host or who are in violation of the Official Rules of Play, as solely determined by Host, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of any game is unlawful and subject to legal action by Host and/or its agents. Host shall have the sole right to disqualify any entrant for violation of the Official Rules of Play or any applicable laws relating to the game, and to resolve all disputes in its sole discretion. Released Parties (i) make no warranty, guarantee or representation of any kind concerning any fund split (or any portion thereof), and (ii) disclaim any implied warranty. Host's failure to enforce any term of the Terms and Conditions shall not constitute a waiver of that provision.

Host reserves the right, in its sole discretion, to cancel or suspend any game (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity, or proper operation of the game (or any portion thereof). In the event of cancellation, Host may elect to identify the Funders or Funding Team with the highest Score up to the time of cancellation and award the fund split.

Host reserves the right, in its sole discretion, to modify the Official Rules of Play or discontinue any game at any time without notice. Rule change notices will be shown on GIVLING such as by an alert icon.

CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR SERVERS ASSOCIATED WITH GIVLING OR UNDERMINE THE CONTENT OR LEGITIMATE OPERATION OF ANY GAME MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, HOST WILL DISQUALIFY ANY SUCH GIVLING USER, AND HOST AND/OR ITS AGENTS RESERVE THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY PERSON OR PERSONS RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

Givling users generating Answers by a script, macro or other mechanical, automated or coordinated means will be disqualified.

A list of prior GIVLING users and Funding Teams receiving funding splits will be maintained at Host's headquarters and can be obtained by writing to support@givling.com

SECTION EIGHT – MISCELLANEOUS LEGAL PROVISIONS

8.1 Intellectual Property

8.1.1 GENERAL

The content of this App and website as well as the underlying concepts, inventions, forms of expression, and code are the exclusive property of Givling, Inc. (“Host”). All Rights Reserved.

8.1.2 COPYRIGHT

All content included in or made available through GIVLING, such as text, graphics, logos, button icons, images, audio clips, digital downloads, and data compilations is the property of Host or its content suppliers and protected by United States and international copyright laws. The compilation of all content included in or made available through any GIVLING services is the exclusive property of Host and protected by U.S. and international copyright laws.

8.1.3 TRADEMARKS

The GIVLING name, mark, stylized designs, and logo are the property of Host and may not be used for any purpose without Host’s prior written consent. In addition, graphics, logos, page headers, button icons, scripts, and service names included in or made available through any GIVLING services are trademarks or trade dress of Host in the U.S. and other countries. Host’s trademarks and trade dress may not be used in connection with any product or service that is not Host's and may not be used in any manner that is likely to cause confusion among customers of Host. GIVLING® Reg. No. 4,847,446 is a U.S. registered trademark and entitled to enhanced legal rights. All other trademarks not owned by Host that appear in any of Host services are the property of the respective owners, who may or may not be affiliated with, connected to, or sponsored by Host.

8.1.4 PATENTS

Host owns U.S. Patent 10,204,361 B2 and has additional U.S. “patent pending” status. Thus, one or more patents owned by Host may apply to the GIVLING services and to the features and services accessible via GIVLING. Portions of your use of Host’s services operate under license of one or more patent rights.

8.1.5 LICENSE AND ACCESS

Subject to your compliance with these Terms and Conditions and your payment of any applicable fees, Host or its content providers grant you a limited, non-exclusive, non-transferable, non-sublicensable license to access and make personal and non-commercial use of Host’s services. This license does not include any resale or commercial use of any

Host services, or its contents; any collection and use of any product listings, descriptions, or prices; any derivative use of any Host services or its contents; any downloading or copying of account information for the benefit of another merchant; or any use of data mining, robots, or similar data gathering and extraction tools. All rights not expressly granted to you in these Terms and Conditions or other services terms are reserved and retained by Host or its licensors, suppliers, publishers, rightsholders, or other content providers. None of Host's services, or any part of any Host's services, may be reproduced, duplicated, copied, sold, resold, visited, or otherwise exploited for any commercial purpose without express written consent of Host. You may not frame or utilize framing techniques to enclose any trademark, logo, or other proprietary information (including images, text, page layout, or form) of Host without express written consent. You may not use any meta tags or any other "hidden text" utilizing Host's name or trademarks without the express written consent of Host. You may not misuse Host's services. You may use Host's services only as permitted by law. The licenses granted by Host terminate if you do not comply with these Terms and Conditions. The permissions and licenses granted to you hereunder are personal and may not be assigned by you to any third party without the prior written consent of Host.

You shall abide by, retain, and maintain all copyright and other legal notices, information, and restrictions contained in any content or materials accessed through GIVLING.

8.2 Content Submissions; Grant of License

GIVLING may contain materials or content, including texts, graphics and other materials which is or has been submitted by users or by third-party advertisers (collectively "User Content"). A user shall retain ownership to all copyright and other intellectual property rights in User Content posted or uploaded by that user.

By uploading or posting User Content, you, the User grant Host, its licensees, affiliates, and others acting on its behalf, a worldwide, perpetual, non-exclusive, fully transferable, sub-licensable, irrevocable, royalty free and payment free license to:

- a. use, edit, modify, publish, prepare derivative works of, reproduce, host, display, stream, publicly perform or communicate and make available to the public, broadcast, transmit, playback, transcode, copy, feature, market, sell, distribute, commercially rent and distribute and otherwise fully exploit your user submissions, User Content, or any part of it, including your trademarks, service marks, slogans, logos, and similar proprietary rights including to adapt, edit, alter, change, mix and remix, add to or detract from and to create derivative works based on or using it, or any part thereof, all of the above on this or any affiliated site and in or by way of any other media or technology, whether now known or hereafter invented, perpetually, throughout the World, but only in relation to:

- i. Host's services,
 - ii. Host's (and its successors' and assigns') businesses,
 - iii. promoting, marketing, and redistributing part or all of GIVLING (and derivative works thereof) in any media formats and through any media channels (including, without limitation, third-party websites and social media);
- b. take whatever other action is required to perform and market GIVLING;
- c. allow its users to stream, transmit, playback, download, display, feature, distribute, collect, and otherwise use the User Content and trademarks in connection with GIVLING; and
- d. use and publish, and permit others to use and publish, the user submissions, trademarks, names, likenesses, and personal and biographical materials of you and the members of your group or friends, in connection with the provision or marketing of GIVLING.

In addition, you grant Host a perpetual license to use your name, likeness, profile, and voice in connection with the above.

You declare and affirm that any User Content uploaded or posted by you is your original material and is not copied from any other source and complies with all other provisions of these Terms and Conditions.

The foregoing license grants to Host does not affect your other ownership or license rights in your User Content, including the right to grant additional licenses to your user submissions.

Users may not post or upload materials or content of any type that: (i) infringe the patent, copyright, trademark, trade-dress, design rights, trade secrets or any other intellectual property rights of any third party; (ii) contain any statements or messages, whether textual, visual, oral, audio-visual or otherwise that are defamatory or infringe the right of privacy or the right of publicity of any third party; (iii) incite, promote or encourage discrimination on the grounds of race, religion, age, gender, sexual preference or on any other grounds; (iv) are inflammatory or incite, promote or encourage acts of violence, illegal acts, use of prohibited substances or dangerous acts; or (v) contain explicit or distasteful depictions of violence, pain, suffering or illness; (vi) contain nudity or pornographic, obscene or profane materials; (vii) are otherwise inappropriate to the general public; (viii) are menacing, threatening or intimidating; (ix) are otherwise illegal or could serve as grounds for any civil or criminal liability against you or Host; (x) advertise or promote, either expressly or impliedly any product, service, business, political party or

other organization or cause; (xi) depict or refer to any minor without the prior written consent of his or her parents or legal guardian or could in any way be harmful to a minor or his/her wellbeing; or (xii) contain any address or contact information of any person other than the user himself, unless the user has obtained the prior written consent of such person.

Host is not responsible in any manner for the User Content, including third-party publicity and advertising materials. We allow the posting and uploading of User Content as a service to users for their own and other users' enjoyment, independent review, assessment, evaluation and use under these Terms and Conditions. Host does not endorse or approve any User Content or any materials, contents messages or statements contained therein. All User Content and the information contained therein are the representations, ideas and views of the submitting users only.

User Content may be submitted only under these Terms and Conditions. You, the User, will be solely responsible for the User Content posted or uploaded by User and all materials contained therein, and for any legal or other results or consequences of such User Content. Although Host welcomes your submissions, Host reserves the right to refrain from publishing or posting them on GIVLING.

When you post or upload materials or content, that content will or may become available to other users and may be viewed by them.

You should post or upload User Content only if you: (1) own all copyrights and other rights in it – including in all materials contained therein, (2) have received appropriate licenses for the incorporation and use for all purposes included in or contemplated by these Terms and Conditions as well as written permission to depict and to use the name, picture, likeness and voice of any and all living or deceased persons appearing in the User Content, or (3) have verified the User Content is completely in the public domain.

Host reserves the right to remove or disable access to any materials that do not comply with the Terms and Conditions or which are otherwise considered by Host to be in bad taste or contradictory to the policies and purposes of GIVLING or are the subject of a complaint by a third party, without any need for notice to the posting user. In case of gross or repeat infringements, Host reserves the right to terminate the Account of the user with no prior notice.

8.3 Use of Personal Identifying Information

By registering a user account with GIVLING or using GIVLING, or by submitting your contact details in any other manner, you grant Host your explicit consent to use that information, including all contact information to send you information and offers, including commercial or advertising email from Host and/or Host's business partners or

affiliates, using all means of communications provided by you, unless you have clearly indicated that you are not interested in receiving such communication.

At any time, you may request Host to remove your details from Host's mailing list that serves for these communications by sending a request to support@givling.com or by way of the link that will be provided in each mailing to you.

8.4 Linking

Host permits third parties to link to GIVLING, provided the link is made and used in an acceptable and non-misleading manner and that GIVLING is not framed by the linking website. Host reserves the right to revoke permission to any site to link to GIVLING in Host's absolute discretion. Host will discontinue any links to any site which are found to promulgate, promote or encourage illegal activity, acts of hate or violence, or discrimination on the basis of race, religion, gender, sexual preference or age, or that contain content that is obscene or unsuitable to the general public.

GIVLING may provide links to certain sites on the Web that are not owned or operated by Host. These links are provided as a service to you, because Host thinks those sites may be of interest to you. Host does not endorse such sites or warrant or approve of any content contained therein. Host will not be in any way responsible for third party sites or content. When you access third-party websites, you do so at your own risk. Those other websites are not under Host's control, and you acknowledge that Host is not liable for the content, functions, accuracy, legality, appropriateness, or any other aspect of those other websites or resources.

The inclusion on another website or any link to GIVLING does not imply endorsement by or affiliation with Host. You further acknowledge and agree that Host shall not be liable for any damage related to the use of any content, goods, or services available through any third-party website or resource.

8.5 Complaints and Notifications

8.5.1 Complaints against Third Parties

Host is under no obligation to become involved in disputes between any Users, or between Users and any third party arising in connection with the use of GIVLING. This includes, but is not limited to, delivery of goods and services, and any other terms, conditions, warranties, or representations associated with play or particular Funding Rounds on GIVLING.

8.5.2 Complaints Related to Intellectual Property

Host respects the copyrights and other rights of all persons and organizations and expect you to do so also. If you are the owner of a copyright or the authorized agent of any

copyright holder and you believe that any content on GIVLING, including any User Content, infringes upon your copyright, or if you believe that any content on GIVLING infringes any other intellectual property right, other than copyright or any other right of yours, or in any other manner harms you, or if you have any other complaint regarding GIVLING, please notify Host so that your complaint can be reviewed. You may submit a written notification to support@givling.com

All complaints should be sent in writing to support@givling.com and should give the following details:

- a. Your full name and contact details, including physical address and email, and, when available a fax number and telephone number.
- b. Full details of the complaint, detailing:
 - (i) the rights claimed to have been infringed or the harm claimed to have been caused to you;
 - (ii) a statement that you own the rights claimed to have been infringed, or are the authorized agent of the owner;
 - (iii) a detailed statement identifying as fully as possible the allegedly infringing material and its location on GIVLING, including by detailing its URL.
- c. Information reasonably sufficient to permit Host to contact the complaining party, such as an address, telephone number, and, if available, an electronic mail address at which the complaining party may be contacted.

Host will review all complaints promptly but reserves the right to decide whether to act on such complaints.

8.5.3 DMCA Notifications

In the United States, the Digital Millennium Copyright Act of 1998 (the "DMCA") provides recourse for copyright owners who believe that material appearing on the Internet infringes their rights under U.S. copyright law. Host will remove infringing materials in accordance with the DMCA if properly notified that Content infringes copyright. If you have a good faith belief that your work has been copied in a way that constitutes copyright infringement, please notify Host's Copyright Agent by submitting a written notice including all of the information detailed below. You can also submit a notification by emailing Host at support@givling.com. Your email must contain all information under U.S. Copyright Act, 17 U.S.C. §512(c)(3), or see <http://www.copyright.gov/legislation/dmca.pdf> for more information. You should seek your own, independent legal counsel, but your notice may require at least the following:

- a. an electronic or physical signature of the person authorized to act on behalf of

- owner of the copyright interest;
- b. a description of the copyrighted work that you claim has been infringed;
- c. a description of where the material that you claim is infringing is located on the Site, sufficient for Host to locate the material;
- d. your address, telephone number, and email address;
- e. a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
- f. a statement by you that the information in your notice is accurate and, under penalty of perjury, that you are the copyright owner or authorized to act on the copyright owner's behalf.

If you believe that your work has been removed or disabled by mistake or misidentification, please notify Host's Copyright Agent in writing by emailing support@givling.com. You should seek your own, independent legal counsel, but your counter-notice may require at least the following:

- a. a physical or electronic signature of the user of the services;
- b. identification of the material that has been removed or to which access has been disabled and the location at which the material appeared before it was removed or access to it was disabled;
- c. a statement made under penalty of perjury that the subscriber has a good faith belief that the material was removed or disabled as a result of mistake or misidentification of the material; and
- d. the subscriber's name, address, telephone number, and a statement that the subscriber consents to the jurisdiction of the Federal District Court for the judicial district in which the address is located, or if the subscriber's address is outside of the United States, for any judicial district in which the service provider may be found, and that the user will accept service of process from the person who provided notification under subscriber (c)(1)(C) or an agent of such person.

See the U.S. Copyright Act, 17 U.S.C. §512(g)(3), for more information.

Under the Copyright Act, any person who knowingly materially misrepresents that material is infringing or was removed or disabled by mistake or misidentification may be subject to liability.

If you fail to comply with these notice requirements, your notification or counter-notification may not be valid.

Host's designated Copyright Agent for notice of alleged copyright infringement can be reached at:

Givling, Inc.

Attn: Copyright Agent
690 S. Hwy 89 Ste. 200, P.O. Box 12200
Jackson WY 83002
Email: support@givling.com
Attn: Copyright Agent

8.6 Termination

Host may terminate your access to GIVLING, without cause or notice, which may result in the forfeiture and destruction of all information associated with your Account. If you wish to terminate your Account, you may do so by following the instructions on GIVLING and herein. Any fees paid in GIVLING are non-refundable. All provisions of the Terms and Conditions of use that by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability.

8.7 Disclaimer of Warranty

Host has no special relationship with or fiduciary duty to you. You acknowledge that Host has no duty to take any action regarding any of the following: which users gain access to GIVLING; what content users access through GIVLING; what effects the content may have on users; how users may interpret or use the content; or what actions users may take as a result of having been exposed to the content. Host cannot guarantee the authenticity of any data or information that users provide. You release Host from all liability for your having acquired or not acquired content through GIVLING. GIVLING may contain, or direct you to websites containing, information that some people may find offensive or inappropriate. Host makes no representations concerning any content on GIVLING, and Host is not liable for the accuracy, copyright compliance, legality, or decency of material offered in relation to GIVLING.

HOST DOES NOT AND CANNOT GUARANTY THAT GIVLING WILL BE AVAILABLE TO USERS AT ALL TIMES. IN PARTICULAR, GIVLING MAY BE SHUT DOWN FOR MAINTENANCE AND REPAIR AND MAY BE TEMPORARILY DISABLED DUE TO TECHNICAL PROBLEMS, INCLUDING NETWORKING PROBLEMS. Host has no obligation to monitor the services or content. Host reserves the right to, at any time, for any reason, and without notice: (i) cancel, reject, interrupt, remove, or suspend a Funding Round, loan, or question; (ii) remove, edit, or modify any content, including, but not limited to, any user submission; and (iii) remove or block any user or user submission. Host reserves the right not to comment on the reasons for any of these actions.

GIVLING is provided "as is" and "as available" and is without warranty of any kind, express or implied, including, but not limited to, the implied warranties of title, non-infringement, merchantability, and fitness for a particular purpose, and any warranties implied by any

course of performance or usage of trade, all of which are expressly disclaimed. USE OF GIVLING IS AT THE SOLE RISK OF USER. TO THE FULLEST EXTENT PERMITTED BY LAW, HOST, ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS, DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH GIVLING AND USE THEREOF BY ANY USER.

NO PROMISE OF WINNING ANYTHING OF VALUE IS MADE TO USERS. USERS SHOULD NOT RELY ON WINNING A GAME OR RECEIVING FUNDS FOR INCOME.

Host, and its directors, employees, agents, suppliers, partners, and content providers do not warrant that: (a) GIVLING will be secure or available at any particular time or location; (b) any defects or errors will be corrected; (c) any content or software available at or through GIVLING is free of viruses or other harmful components; or (d) the results of using GIVLING will meet your requirements. Some states or countries do not allow limitations on how long an implied warranty lasts, so the above limitations may not apply to you.

HOST ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY: (i) ERRORS, MISTAKES OR INACCURACIES OF THE CONTENT OF GIVLING, INCLUDING USER CONTENT, OR OF ANY SITE LINKED HERETO; (ii) HARM, INJURY OR DAMAGE TO PERSONA OR PROPERTY OF ANY KIND OR NATURE WHATSOEVER, RESULTING DIRECTLY OR INDIRECTLY FROM YOUR ACCESS TO AND USE OF GIVLING, INCLUDING USER CONTENT; (iii) DAMAGE, LOSS OR HARM RESULTING FROM ANY UNAUTHORIZED ACCESS TO OR USE OF HOST'S SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION STORED THEREIN, (iv) DAMAGE, LOSS OR HARM RESULTING FROM ANY INTERRUPTION TO OR CESSATION OF COMMUNICATION WITH GIVLING, INCLUDING ANY INTERRUPTION OR DELAY IN COMMUNICATION THROUGH WIRELESS, CELLULAR OR OTHER NETWORKS; (v) DAMAGE, LOSS OR HARM RESULTING FROM ANY VIRUSES, BUGS, TROJAN HORSES, WORMS AND OTHER HARMFUL PROGRAMS TRANSMITTED TO, THROUGH OR FROM GIVLING BY ANY THIRD PARTY; OR (vi) OTHER LOSSES, DAMAGES OR HARM RESULTING FROM USE OF GIVLING, INCLUDING ANY LOSS OF INCOME, PROFITS, BUSINESS OR PROSPECTIVE OPPORTUNITY, LOSS HARM OR DAMAGE TO NAME OR GOODWILL.

HOST MAKES NO GUARANTY OF CONFIDENTIALITY OR PRIVACY OF ANY COMMUNICATION OR INFORMATION TRANSMITTED ON GIVLING OR ANY WEBSITE LINKED TO GIVLING. Host will not be liable for the privacy of email addresses, registration and identification information, disk space, communications, confidential or trade secret information, or any other content stored on Host's equipment, transmitted over networks accessed by GIVLING, or otherwise connected with your use of GIVLING.

8.8 Indemnification

You shall defend, indemnify, and hold harmless Host, its affiliates, and each of its affiliates'

employees, contractors, directors, suppliers, and representatives from all damages, losses, costs and expenses of whatever kind, including attorneys' fees and any sums paid under any settlement incurred or suffered as a result of any claim, demand, action, or suit by any third party, whenever and wherever filed, arising out of or relating to (i) your use or misuse of, or access to, GIVLING and content, or otherwise from your user submissions; (ii) your violation or infringement of these Terms and Conditions; or (iii) any other act or omission of yours, including any infringement of any intellectual property right or any other right of any third party.

Host reserves the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with Host in asserting any available defenses.

8.9 International

GIVLING is designed to conform with the laws of the United States of America. Accessing GIVLING is prohibited from states, countries, or territories where the services or content is illegal. If you access GIVLING from other locations, you do so at your own initiative and are responsible for compliance with local laws. If you are viewing or using GIVLING from another state or country, please be aware that you will be transferring information outside of your state or country. Your continued access and use of GIVLING will indicate your consent to this transfer of information which may be unauthorized or unlawful.

8.10 Transfer of GIVLING and Assignment

Host may transfer or copy GIVLING, in whole or in part, to any other domain and/or change the name of GIVLING. These Terms and Conditions shall continue to apply whether GIVLING is operated on this or another domain, and whether operated under the current name or any other name. Host may assign, transfer, license or sub-license its rights and any license received from you.

8.11 Jurisdiction Waiver, Venue and Jury Waiver

You agree that GIVLING and related services are deemed a passive website or application that does not give rise to personal jurisdiction over Host or its parents, subsidiaries, affiliates, successors, assigns, employees, agents, directors, officers or shareholders, either specific or general, in any jurisdiction other than the State of Wyoming. You agree that any action not permitted under the above arbitration clause, whether at law or in equity, arising out of or relating to these terms, or your use or non-use of GIVLING, shall be filed only in the state or federal courts located in Teton County in the State of Wyoming and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action. You hereby irrevocably waive any right you may have to trial by jury in any dispute, action, or proceeding.

8.12 Force Majeure

Host shall not be liable for any failure to perform its obligations hereunder where the failure results from any cause beyond Host's reasonable control, including, without limitation, mechanical, electronic, or communications failure or degradation. Additionally, if any portion of GIVLING becomes impossible due to a change in the law, technological barriers, an act of God, war or terrorist act, you agree to release Host, its agents, its Funders, or any of its participating sponsors from any claims. You further release Host, its agents, and all participating sponsors from any liability as a result of your participation herein. If it is determined that any portion of the program may be a violation of any rule or regulation or is otherwise deemed unlawful, you hereby agree that the entire program may be cancelled and you will have no recourse against Host, its agents, its Funders, or any of its participating sponsors.

8.13 Other Miscellaneous

No agency, partnership, joint venture, or employment relationship is created as a result of the Terms and Conditions and neither party has any authority of any kind to bind the other in any respect.

In any action or proceeding to enforce rights under the Terms and Conditions, the prevailing party will be entitled to recover costs and attorneys' fees.

All notices under the Terms and Conditions will be in writing and will be deemed to have been duly given when transmitted via email or when posted on GIVLING. By using GIVLING, you consent to receive from Host all communications including notices, agreements, legally required disclosures, or other information in connection with GIVLING electronically. Host may provide the electronic contract notices by posting them on GIVLING. If you desire to withdraw your consent to receive contract notices electronically, you must discontinue your use of GIVLING.

The headings to these Terms and Conditions are intended for convenience only and shall not be used for interpretation.

8.14 Feedback

Host welcomes your feedback, comments and suggestions for improvements to GIVLING ("Feedback"). You can submit Feedback by emailing us at support@givling.com. You grant to Host a non-exclusive, worldwide, perpetual, irrevocable, fully-paid, royalty-free, sublicensable and transferable license under any and all intellectual property rights that you own or control to use, copy, modify, create derivative works based upon and otherwise exploit the Feedback for any purpose.

THESE TERMS OF USE WILL BECOME BINDING UPON YOUR USE OF GIVLING.

GIVLING trademarks and copyrights are proprietary to the Givling, Inc. ALL RIGHTS RESERVED.