Terms and Conditions

Last Modified: February 8, 2024

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The following terms and conditions together with the FDX Privacy Policy located on the Website (the "Privacy Policy"), incorporated here by reference and all applicable laws (the "Terms" or "Terms of Use") govern your access to and use of financial data exchange.org, including any content and functionality offered on or through financial data exchange.org (the "Website").

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Please read the Terms of Use carefully before you start to use the Website. BY BROWSING AND USING THE WEBSITE, YOU ACCEPT AND AGREE TO BE BOUND AND ABIDE BY THESE TERMS. If you continue to use and browse and use the Website you are agreeing to comply with and be legally bound to the Terms. In the event that you do not agree to the Terms you should not continue to use and browse the Website.

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FDX may revise and update these Terms of Use from time to time in our sole discretion. You are expected to check this page from time to time to take notice of any changes we made, as they are binding on you. Your continued use of the Website following the posting of revised Terms of Use means that you accept and agree to the changes.

Accessing the Website

By using the Website, you represent and warrant that you are of legal age to form a binding contract with FDX. If you are not, you should not continue to use and browse the Website.

FDX reserves the right to withdraw or amend the Website, and any service or material provided on the Website, in FDX's sole discretion without notice. We will not be liable if for any reason all or any part of the Website is unavailable at any time or for any period. From time to time, FDX may restrict access to some parts of the Website, or the entire Website, to users.

You are responsible for ensuring that all persons who access the Website through your internet connection are aware of these Terms of Use, and that they comply with them.

To access some of the resources of the Website, you may be asked to provide certain registration details or other information. It is a condition of your use of the Website that all the information you provide on the Website is correct, current and complete. You agree that all information you provide to the Website or otherwise is governed by our Privacy Policy, and you consent to all actions we take with respect to your information consistent with our Privacy Policy.

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- Use the Website in any manner that could disable, overburden, damage, or impair the Website or interfere with any other party's use of the Website, including their ability to engage in real time activities through the Website.
- Use any robot, spider or other automatic device, process or means to access the Website for any purpose, including monitoring or copying any of the material on the Website.
- Use any device, software or routine that interferes with the proper working of the Website.
- Attempt to gain unauthorized access to, interfere with, damage or disrupt any parts of the Website, the server on which the Website is stored, or any server, computer or database connected to the Website.
- Attack the Website via a denial-of-service attack or a distributed denial-of-service attack.
- Otherwise attempt to interfere with the proper working of the Website.
- Engage in any other conduct that restricts or inhibits anyone's use or enjoyment of the Website, or which, as determined by us, may harm FDX or users of the Website or expose them to liability.

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While FDX strives to operate the Website 24 hours a day, 7 days a week, we will not be liable if for any reason all or any part of the Website is unavailable at any time or for any period. From

time to time, FDX may restrict access to some parts of the Website, or the entire Website to users.

Reliance on Information Posted

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You must not establish a link from any website that is not owned by you.

The Website must not be framed on any other site, nor may you create a link to any part of the Website other than the homepage.

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YOU AGREE THAT TO THE EXTENT YOU HAVE OR BELIEVE THAT YOU HAVE ANY CLAIMS AGAINST US RELATING TO YOUR USE OR OUR PROVISION OF THE WEBSITE, YOU WILL BRING THOSE CLAIMS IN YOUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. UNLESS BOTH YOU AND FDX AGREE, NO ARBITRATOR OR JUDGE MAY CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS OR OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE CLASS PROCEEDING.

Hold Harmless

To the fullest extent permitted by law, you agree to indemnify, defend and hold harmless FDX and all associated entities, officers, directors, members, employees, agents, subsidiaries, successors, assigns and sub-contractors as their interests may appear together with their partners successors and assigns, from and against any and all losses, claims, suits, damages, penalties, fines, judgment, liabilities (including without limitation, death, personal injuries, expenses, attorney fees and costs incurred) in connection with your use of the Website or the services conveyed by FDX that is inconsistent with these Terms or our Privacy Policy.

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You agree to bring any and all claims or actions relating to the use of the Website within one (1) year after such alleged cause of action arose. If there is an outstanding claim from more than one (1) year of such action then you agree that the statute of limitations would be exceeded and the claim will be barred.

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The Website, any information provided from it and these Terms are given and made in the State of Delaware. These Terms are subject to the laws of the United States and Delaware law, without regard to its choice of law provisions, and suit, if any, must be brought exclusively within the courts of the State of Delaware. You agree to submit to the jurisdiction of the courts located in

the State of Delaware. You waive the right to trial by jury in any action that may be brought hereunder.

Entire Agreement

The Terms of Use and our Privacy Policy constitute the sole and entire agreement between you and Financial Data Exchange, LLC with respect to the Website and supersede all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, with respect to the Website.

Your Comments and Concerns

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All other feedback, comments, requests for technical support and other communications relating to the Website should be directed to: FDXLegal@financialdataexchange.org.

Thank you for visiting the Website.