

Terms of Use

PLEASE NOTE THAT YOUR USE OF AND ACCESS TO THE SERVICES (AS DEFINED BELOW) ARE SUBJECT TO THE FOLLOWING TERMS; IF YOU DO NOT AGREE TO ALL OF THESE TERMS, YOU MAY NOT USE OR ACCESS THE SERVICES IN ANY MANNER.

These Terms of Use (these “Terms”) represent an agreement between you and Invest Forward, Inc. d.b.a “Grand” and contain the terms and conditions governing your use of and access to: (1) our website at grand.co and all of our other websites to which these Terms are posted (collectively, the “Website”); (2) our mobile applications to which these Terms are posted (collectively, the “Application”); and (3) any products, services, and applications made available through the Website or the Application (together with the Website and the Application, the “Services”). “You” and “your” mean the person who uses or accesses the Services. “We,” “us,” and “our” mean Grand and its successors, affiliates, and assignees. As used in these Terms, “Grand Account(s)” means the account(s) you have with us for the Services.

Your use of and access to the Services are subject at all times to these Terms, our [Advisory Agreement](#), and our [Privacy Policy](#) (collectively, “Grand’s Legal Docs”). Please read Grand’s Legal Docs carefully. By using or accessing the Services or by clicking to agree to these Terms when that option is made available to you, you represent that you have read and understand Grand’s Legal Docs and you agree to be bound by them. If you do not agree to all the terms and conditions of Grand’s Legal Docs, do not use or access the Services.

THESE TERMS INCLUDE, AMONG OTHER THINGS, YOUR AUTHORIZATION FOR DEBITS AND CREDITS FROM AND TO YOUR BANK ACCOUNT (AS DEFINED BELOW) VIA THE AUTOMATED CLEARINGHOUSE NETWORK (“ACH”) AND A BINDING ARBITRATION PROVISION CONTAINING A CLASS ACTION WAIVER.

YOUR CONSENT TO USE ELECTRONIC SIGNATURES AND COMMUNICATIONS

Your Consent. To the extent permitted by applicable law, you consent to use electronic signatures and to electronically receive all records, notices, statements, communications, and other items for all services provided to you under these Terms and in connection with your relationship with us (collectively, “Communications”) that we may otherwise be required to send or provide you in paper form (e.g., by mail). By accepting and agreeing to these Terms electronically, you represent that: (1) you have read and understand this consent to use electronic signatures and to receive Communications electronically; (2) you satisfy the minimum hardware and software requirements specified below; and (3) your consent will remain in effect until you withdraw your consent as specified below.

Your Right to Withdraw Your Consent. Your consent to receive Communications electronically will remain

in effect until you withdraw it. You may withdraw your consent to receive further Communications electronically at any time by contacting us at support@grand.co. If you withdraw your consent to receive Communications electronically, we will close your Grand Account(s) and return the balance in your Grand Account(s) to your Bank Account as set forth in these Terms, and you will no longer be able to use your Grand Account(s) or the Services, except as expressly provided in these Terms. Any withdrawal of your consent to receive Communications electronically will be effective only after we have a reasonable period of time to process your withdrawal. Please note that withdrawal of your consent to receive Communications electronically will not apply to Communications electronically provided by us to you before the withdrawal of your consent becomes effective.

You Must Keep Your Contact Information Current With Us. In order to ensure that we are able to provide Communications to you electronically, you must notify us of any change in your email address and your mobile device number or other text message address by updating your profile on the Website or the Application.

Copies of Communications. You should print and save and/or electronically store a copy of all Communications that we send to you electronically.

Hardware and Software Requirements. In order to access and retain Communications provided to you electronically, you must have: (1) a valid email address; (2) a computer or other mobile device (such as tablet or smartphone) that operates on a platform like Windows or iOS; (3) a connection to the Internet; (4) a Current Version of Internet Explorer 11 (or higher), Mozilla Firefox 7.0, Safari 5, or Chrome 15; (5) a Current Version of a program that accurately reads and displays PDF files, such as Adobe Acrobat Reader version 7 or higher; (6) a computer or device and an operating system capable of supporting all of the above; and (7) a printer to print out and save Communications in paper form or electronic storage to retain Communications in an electronic form. “Current Version” means a version of the software that is currently being supported by its publisher.

Changes. We reserve the right, in our sole discretion, to communicate with you in paper form. In addition, we reserve the right, in our sole discretion, to discontinue the provision of electronic Communications or to terminate or change the terms and conditions on which we provide electronic Communications. Except as otherwise required by applicable law, we will notify you of any such termination or change by updating these Terms on the Website and the Application or delivering notice of such termination or change electronically.

SMS MESSAGING

Your Consent. When you opt-in to the Grand service, we will send you an SMS message to confirm your signup. You can cancel the SMS service at any time..

We will send recurring messages for Grand services to alert you to potential areas of interest. We estimate you will receive three to eight messages per week.

As always, message and data rates may apply for any messages sent to you from us and to us from you. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. For all questions about the services provided you can send an email to support@grand.co. If you have any questions regarding privacy, please read our [Privacy Policy](#)

YOUR AUTHORIZATION FOR ACH DEBITS AND CREDITS

By agreeing to these Terms, you authorize Grand to electronically debit and credit your designated deposit account at your designated depository financial institution (your "[Bank Account](#)") via ACH and, if ever applicable, to correct erroneous debits and credits via ACH as follows:

- Range of Acceptable Debit Amounts: up to \$10,000 per Business Day (as defined below)
- Frequency of Debits: multiple times per Business Day (however, debits and credits may not necessarily occur every Business Day)

You also acknowledge that the amount and frequency of the foregoing debits and credits may vary and that you waive your right to receive prior notice of the amount and date of each debit and credit.

In addition, by agreeing to these Terms, you authorize Grand to electronically debit your Bank Account via ACH (and, if ever applicable, to electronically credit your Bank Account to correct erroneous debits) as follows:

- Amount of Debits: Monthly Fee for advisory services as further outlined in the [Advisory Agreement](#).
- Frequency of Debits: Once a month

You acknowledge that the electronic authorization contained in this Section represents your written authorization for ACH transactions as provided herein and will remain in full force and effect until you notify Grand that you wish to revoke this authorization by emailing support@grand.co. You must notify Grand at least three Business Days before the scheduled debit date of any ACH transaction from your Bank Account in order to cancel this authorization. If we do not receive notice at least three Business Days before the scheduled debit date, we may attempt, in our sole discretion, to cancel the debit transaction. However, we assume no responsibility for our failure to do so. If you withdraw your electronic authorization contained in this Section, we will close your Grand Account(s) and return the balance in your Grand Account(s) to your Bank Account as set forth in these Terms, and you will no longer be able to use your Grand Account(s) or the Services, except as expressly provided in these Terms. Please note that withdrawal of your electronic authorization contained in this Section will not apply to ACH transactions performed before the withdrawal

of your authorization becomes effective.

In addition to any of your other representations and warranties in these Terms, you represent that: (a) your browser is equipped with at least 128-bit security encryption; (b) you are capable of printing, storing, or otherwise saving a copy of this electronic authorization for your records; and (c) the ACH transactions you hereby authorize comply with applicable law.

For purposes of these Terms, "Business Day" means Monday through Friday, excluding federal banking holidays.

Are there any fees for using the Services?

There is a monthly fee for customers using Grand Advisory Services spelled out in the [Advisory Agreement](#). In addition, we reserve the right to charge a monthly fee for our ongoing analytic services that identify funds in your Bank Account that may be put towards your savings using the Services, regardless of whether we transfer any funds to or from your Bank Account and your Grand Account(s) via ACH. The current amount of the Monthly Fee will always be disclosed on the Website and the Application. We may debit the Monthly Fee on a monthly basis from your Bank Account pursuant to your ACH authorization provided above. The Monthly Fee is non-refundable, except as otherwise required by applicable law. We may change the amount, frequency, and debit date of the Monthly Fee from time to time in our sole discretion. We will notify you in advance of any change to the Monthly Fee by sending you an email, by posting a notice on the Website and the Application, and/or by any other method permitted by applicable law. By accessing or using the Services after any change to the Monthly Fee takes effect, you agree to pay the Monthly Fee, as modified.

What are the requirements to use the Services?

In order to use the Services, you must: (a) accept and agree to these Terms and our [Privacy Policy](#); (b) register with us on the Website or the Application; (c) be a U.S. citizen (or a legal U.S. resident) of at least 18 years of age (or older if you reside in a state where the majority age is older); (d) have a Bank Account with a U.S. financial institution; (e) provide all information requested by us, such as your name, email address, mobile device number, online credentials for your Bank Account, and such other information as we may request from time to time (collectively, "User Information"); and (f) pay the Monthly Fee as specified herein. You represent and warrant that all User Information you provide us from time to time is truthful, accurate, current, and complete, and you agree not to misrepresent your identity or your User Information. You agree to promptly notify us of changes to your User Information by updating your Grand Account(s) on the Website or the Application; provided, however, that you must notify us at least three Business Days before any changes to your Bank Account information, including, but not limited to, the closure of your Bank Account for any reason by emailing support@grand.co or by updating your Grand Account(s) via the

Website or the Application. If we approve your registration, you will be authorized to use the Services, subject to these Terms.

For our compliance purposes and in order to provide the Services to you, you hereby authorize us to, directly or through a third-party, obtain, verify, and record information and documentation that helps us verify your identity and Bank Account information. When you register for the Services and from time to time thereafter, we may require you to provide and/or confirm information and documentation that will allow us to identify you, such as:

- A copy of your government-issued photo ID, such as a passport or driver's license;
- A copy of a utility bill, bank statement, affidavit, or other bill, dated within three months of our request, with your name and U.S. street address on it; and
- Such other information and documentation that we may require from time to time.

By using the Services and providing User Information to us, you automatically authorize us to obtain, directly or indirectly through our third-party service providers and without any time limit or the requirement to pay any fees, information about you and your Bank Account from the financial institution holding your Bank Account and other third-party websites and databases as necessary to provide the Services to you. For purposes of such authorization, you hereby grant Grand and our third-party service providers a limited power of attorney, and you hereby appoint Grand and our third-party service providers as your true and lawful attorney-in-fact and agent, with full power of substitution and resubstitution, for you and in your name, place, and stead, in any and all capacities, to access third-party websites, servers, and documents; retrieve information; and use your User Information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN GRAND OR OUR THIRD-PARTY SERVICE PROVIDERS ACCESS AND RETRIEVE INFORMATION FROM SUCH THIRD-PARTY WEBSITES, GRAND AND OUR THIRD-PARTY SERVICE PROVIDERS ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. You agree that other third parties shall be entitled to rely on the foregoing authorization, agency, and power of attorney granted by you. You understand and agree that the Services are not endorsed or sponsored by any third-party account providers accessible through the Services. We make no effort to review information obtained from the financial institution holding your Bank Account and other third-party websites and databases for any purpose, including, but not limited to, accuracy, legality, or non-infringement. As between Grand and our third-party service providers, Grand owns your confidential User Information.

The information you provide us is subject to our [Privacy Policy](#).

How do I use the Services?

The purpose of the Services is to try to help you save and provide ongoing money advice with minimal effort. We monitor and analyze your Bank Account. Based upon our analytics, we identify funds in your Bank Account that may be put towards your savings, and based upon your ACH authorization provided above, we may periodically transfer such funds from your Bank Account to your Grand Account(s) via ACH. Only funds from your Bank Account may be transferred to your Grand Account(s). The funds in your Grand Account(s) are held at FDIC-insured banks for your benefit. Our Services also encourage users to participate in savings-related activities, such as by offering promotions and sweepstakes that incentivize certain savings goals (see below).

Your funds will remain in your Grand Account(s) until you instruct us to transfer any or all of your funds from your Grand Account(s) to your Bank Account or to other Grand Services (Investing, Debt Repayment, etc.) by logging into your Grand Account(s) on the Website or the Application, or by emailing us at support@grand.co. We will generally transfer the requested funds from your Grand Account(s) to your desired destination within two Business Days of when we receive your request. It is important to know the amount of available funds in your Grand Account(s) before instructing us to transfer funds from your Grand Account(s). If you do not have sufficient available funds in your Grand Account(s) to cover the amount of the requested transfer, your request for the transfer will be declined. We may also transfer funds from your Grand Account(s) to your Bank Account without notice to you upon the closure of your Grand Account(s) as described below and at any time if required by applicable law or if we, in our sole discretion, suspect the Services are being used for illicit purposes or otherwise in violation of these Terms.

You may not use the funds in your Grand Account(s) to make purchases, withdraw cash, or for any other purpose outside of those available through Grand's Website or the Application. You are solely responsible for determining whether the funds debited from your Bank Account and the funds maintained in your Grand Account(s) are acceptable to you. We are not responsible for any third-party fees that may be incurred as a result of using the Services, including, but not limited to, third-party fees incurred as a result of maintaining insufficient funds in your Bank Account.

For more information about the Services, please review these Terms and visit our Frequently Asked Questions page on the Website or the Application.

What are Grand Promotions?

Grand may from time to time administer, operate or run contests, sweepstakes, and other promotions (collectively, "Promotions") via the Services, to help incentivize savings-related activities. By participating in the Promotion, you accept and agree to be bound by [The Daily Grand Official Rules](#) or [Jackpot Savings](#)

[Official Rules](#) (collectively the “[Official Rules](#)”) that may be applicable to that individual Promotion. You must read the Official Rules prior to your participation in such Promotion. In the event of any conflict or inconsistency between these Terms and the Official Rules, these Terms will control.

How do I check the balance in my Grand Account(s)?

You may obtain information about the balance of funds in your Grand Account(s) at any time by logging in to your Grand Account(s) on the Website or the Application.

Will I receive interest on the funds held in my Grand Account(s)?

You agree that you will not receive interest or other earnings on the funds in your Grand Jackpot Savings Account. You may be eligible to earn interest on your Grand Emergency Savings Account(s) at a rate determined by Grand. As such, you irrevocably transfer and assign to Grand any and all rights that you may have to any interest that may accrue on funds held in your Grand Emergency Savings Account(s). This assignment applies only to interest earned on the funds held in your Grand Account(s), and nothing in these Terms grants Grand any rights to the principal of the funds held in your Grand Account(s).

What are some restrictions on using the Services?

You may only use the Services for your own personal, non-commercial use and not on behalf of or for the benefit of any third party. Your use of the Services must comply with all applicable law. If your use of the Services is prohibited by applicable law, then you are not authorized to use the Services. We are not responsible if you use the Services in any manner that violates applicable law.

You agree not to authorize any other person or entity to use your username and password or mobile device to access the Services. You are solely responsible for the maintenance, confidentiality, and security of your username, password, and other User Information. Except as otherwise required by applicable law, you are responsible for all transactions and other activities authorized or performed using your username and password or mobile device, whether authorized or unauthorized by you. Except as otherwise expressly stated in these Terms or required by applicable law, we are not responsible for any losses arising out of the loss or theft of your User Information or your mobile device or from unauthorized or fraudulent transactions associated with your Bank Account or your Grand Account(s). If you suspect or become aware of any unauthorized activity or access to your username, password, or mobile device, you must contact us immediately at support@grand.co.

We offer the Services and the features, information, materials, and content provided and depicted through the Services (collectively, “[Content](#)”) solely for your personal use for the purposes described therein and in these Terms. Any and all other uses are prohibited. You may not restrict or inhibit any other person from

using or enjoying the Services or Content.

The Services and Content are protected by copyright, trademark, patent, and other intellectual property laws. We expressly reserve all rights and remedies under applicable law. Except as expressly provided by these Terms or with our prior written consent, you may not use, modify, disassemble, decompile, reverse engineer, reproduce, distribute, rent, sell, license, publish, display, download, transmit, or otherwise exploit any Content in any form by any means. Without limiting the foregoing, you agree not to (and not to allow any third party to): (a) use any robot, spider, scraper, or other automatic or manual device, process, or means to access the Services or copy any Content, except as expressly authorized by us; (b) take any action that imposes or may impose (in our sole determination) an unreasonable or a disproportionately large load on the Services or our infrastructure; (c) utilize any device, software, or routine that will interfere or attempt to interfere with the functionality of the Services; (d) rent, lease, copy, provide access to, or sublicense any portion of the Services or Content to a third party; (e) use any portion of the Services or Content to provide, or incorporate any portion of the Services or Content into, any product or service provided to a third party; (f) reverse engineer, decompile, disassemble, or otherwise seek to obtain the source code of the Services or Content; (g) modify the Services or Content or create any derivative product from any of the foregoing; (h) remove or obscure any proprietary or other notices contained in the Services or Content; (i) use the Services or Content in any way that is illegal, harmful, fraudulent, deceptive, threatening, harassing, defamatory, obscene, or otherwise objectionable, as we may determine in our sole discretion; (j) jeopardize the security of your Grand Account(s) or any other person's Grand Account(s) (such as allowing someone else to use your username and password to access the Services); (k) attempt, in any manner, to obtain the username, password, account, or other security information from any other user of the Services; (l) violate the security of any computer network or crack any passwords or security encryption codes; or (m) run Maillist, Listserv, any form of auto-responder or "spam," or any processes that run or are activated while you are not logged in to access the Services. We may, but are not obligated to, monitor your use of the Services and Content.

We do not grant you any licenses, express or implied, to our intellectual property or the intellectual property of our licensors, except as expressly stated in these Terms. We and our third-party licensors retain all right, title, and interest in and to the Services, Content, and any associated patents, trademarks, copyrights, mask work rights, trade secrets, and other intellectual property rights.

The Services may permit you to submit content, send emails and other communications, and provide other information for publication or distribution to third parties (collectively, "User Content"). Any User Content must not be illegal, threatening, obscene, racist, defamatory, libelous, pornographic, infringing of intellectual property rights, promoting of illegal activity or harm to groups and/or individuals, invasive of privacy, purposely false or otherwise injurious to third parties, or objectionable and must not consist of or contain

software, computer viruses, commercial solicitation, political campaigning, chain letters, mass mailings, or any form of “spam.” If you submit User Content, and unless we indicate otherwise, you grant us a nonexclusive, perpetual, royalty-free, irrevocable, and fully sublicensable (through multiple tiers) right to use, modify, reproduce, adapt, translate, publish, create derivative works from, distribute, display, and otherwise exploit such User Content throughout the world in any media. We take no responsibility and assume no liability for any User Content submitted by you or any other user or third party.

To the extent permitted by applicable law, we may, in our sole discretion and without liability to you, terminate (or suspend access to) your use of the Services, Content, or your Grand Account(s) for any reason, including, but not limited to, your breach of these Terms.

What do I do if my mobile device is lost or stolen or if I suspect someone has gained unauthorized access to my username or password?

If your mobile device is lost or stolen or if you suspect someone has gained unauthorized access to your username or password, you must contact us immediately at support@grand.co. In order to take any action, you will need to provide certain User Information so we can verify your identity.

How does Grand communicate with me about the Services?

In order to use the Services, you must provide and verify your mobile device number or other text message address to us, and you must expressly consent to receive text messages relating to the Services at that number or address. Third-party data and message fees may apply. To verify your mobile device number or text message address, we may send you a code via text message to the mobile device number or text message address you provide, and you must enter that code as instructed by us. If you change your mobile device number or text message address, you must promptly provide and verify your new mobile device number or text message address.

In addition, if you provide your email address to us, we may send you important notices via email about the Services.

What do I need to know about third-party websites?

The Services may contain links or connections to third-party websites or services that are not owned or operated by us or our third-party service providers or licensors. We provide such links and connections for your reference only. We do not control such third-party websites or services and are not responsible for their availability or content. Our inclusion of such links and connections does not imply our endorsement of such third-party websites or services or any association with their owners or operators. We assume no

liability whatsoever for any such third-party websites or services or any content, features, products, or practices of such third-party websites or services. Your access and use of such third-party websites and services is subject to applicable third-party terms and conditions and privacy policies. We encourage you to read the terms and conditions and privacy policy of each third-party website or service that you visit or utilize.

What if I want to stop using the Services?

You may stop using the Services, close your Grand Account(s), and cancel these Terms at any time by contacting by logging onto your Grand account and completing the account closure process or by contacting us at support@grand.co and providing sufficient information for us to verify your identity. Notwithstanding the foregoing, if there are any pending transactions relating to your Grand Account(s) when we receive your termination notice, we will close your Grand Account(s) promptly after such transactions are completed. Your termination of these Terms will not affect any of our rights or your obligations arising under these Terms prior to termination.

Upon the closure of your Grand Account(s), we will transfer the funds in your Grand Account(s), if any, to your Bank Account. If your Bank Account is closed or we are otherwise unable to transfer the funds in your Grand Account(s) to your Bank Account, we will send you a check for the amount of the funds to you at your street address in our records.

If you do not use the Services for a certain period of time, applicable law may require us to report the funds in your Grand Account(s) as unclaimed property. If this occurs, we may try to locate you at the address shown in our records. If we are unable to locate you, we may be required to deliver any funds in your Grand Account(s) to the applicable state as unclaimed property. The specified period of time to report and deliver funds to a state varies by state, but usually ranges between two and five years.

Provisions of these Terms that, by their nature, should survive termination of these Terms will survive termination of these Terms.

What about my privacy?

Grand takes the privacy of its users very seriously. You understand that by using the Services, you consent to the collection, use, storage, and disclosure of your information as set forth in these Terms and our [Privacy Policy](#).

What else do I need to know about the Services?

[Additional Terms](#). In conjunction with your access or use of the Services, you may be subject to additional

terms, rules, policies, and conditions that are posted on the Website or the Application, including, but not limited to, terms and conditions for our referral or rewards programs (the “Additional Terms”), which are hereby incorporated by reference into these Terms. In the event of a conflict between any Additional Terms and these Terms, these Terms will control.

Warranty Disclaimer. ALTHOUGH THE COMPANY MAKES EFFORTS TO PROVIDE AN ACCURATE SITE AND APPLICATION, THE SITE AND APPLICATION AND ALL RESPECTIVE PARTS THEREOF ARE PROVIDED “AS IS”, “WITH ALL FAULTS”, AND “AS AVAILABLE”. THE COMPANY AND ITS AFFILIATES AND THEIR RESPECTIVE MANAGING MEMBERS, OFFICERS, DIRECTORS, EMPLOYEES AND THIRD PARTY SUPPLIERS (COLLECTIVELY, THE “COMPANY PARTIES”) DISCLAIM ANY AND ALL REPRESENTATIONS, WARRANTIES OR GUARANTEES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION (1) AS TO TITLE, MERCHANTABILITY, FITNESS FOR ORDINARY PURPOSES AND FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT, (2) THE QUALITY, ACCURACY, TIMELINESS OR COMPLETENESS OF THE SITE, THE APPLICATION AND THEIR RESPECTIVE CONTENT, (3) THOSE ARISING THROUGH COURSE OF DEALING, COURSE OF PERFORMANCE OR USAGE OF TRADE, (4) THE SITE AND APPLICATION AND THEIR RESPECTIVE CONTENT CONFORMING TO ANY FUNCTION, DEMONSTRATION OR PROMISE BY ANY COMPANY PARTY AND (5) THAT ACCESS TO OR USE OF THE SITE, THE APPLICATION OR THEIR RESPECTIVE CONTENT WILL BE UNINTERRUPTED, ERROR-FREE OR COMPLETELY SECURE. ANY RELIANCE UPON THE SITE, THE APPLICATION AND THEIR RESPECTIVE CONTENT IS AT YOUR OWN RISK AND THE COMPANY MAKES NO WARRANTIES. THE COMPANY RESERVES THE RIGHT TO RESTRICT OR TERMINATE YOUR ACCESS TO THE SITE, THE APPLICATION AND THEIR RESPECTIVE CONTENT OR ANY FEATURE OR PART THEREOF AT ANY TIME. IF YOU DOWNLOAD THE APPLICATION OR ANY CONTENT FROM THIS SITE, YOU DO SO AT YOUR OWN DISCRETION AND RISK. YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH CONTENT.

Your reliance upon the information available on the Site or Application or located through utilization of the Services and your interactions with third users identified through the Services is SOLELY AT YOUR OWN RISK. Your interactions with other users or advertisers, including payment and delivery of goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and the other person or entity, and you agree that we will not be responsible for any loss or damage incurred as the result of any such dealings or with respect to any other person’s or entity’s use or disclosure of your personally identifiable information. If there is a dispute between you and any third party, we are under no obligation to become involved, and you agree that you will manage any such dispute or disagreement directly, and that you will not make any claims against us with respect to products or services

purchased through your use of the Services.

The Services may be subject to limitations, delays, and other problems inherent in the use of the Internet, mobile devices and electronic communications. We are not responsible for any delays, delivery failures or other damages resulting from such problems. We do not guarantee the Site, the Application or Services will be operable at all times. We reserve the right to do any of the following, at any time, without notice: (1) to modify, suspend or terminate operation of or access to the Site, Application and Services, or any portion of the Site or Application; (2) to modify or change the Site, Application or Services, or any portion of the Site, Application or Services, and any applicable policies or terms (except as described in the Privacy Policy); and (3) to interrupt the operation of the Site, Application and/or provision of Services, or any portion of the Site, Application or Services, as necessary to perform routine or non-routine maintenance, error correction, or other changes.

THESE DISCLAIMERS ARE INDEPENDENT OF ANY OTHER TERM IN THESE TERMS OF USE.

Limitation of Liability. IN NO EVENT SHALL THE COMPANY BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE SITE, APPLICATION OR THEIR RESPECTIVE CONTENT, WITH THE DELAY OR INABILITY TO ACCESS OR USE THE SITE, THE APPLICATION OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY CONTENT, SOFTWARE, PRODUCTS AND SERVICES MADE AVAILABLE OR OBTAINED THROUGH THE SITE, THE APPLICATION OR THEIR RESPECTIVE CONTENT, OR OTHERWISE ARISING OUT OF THE USE OR ACCESS OF THE SITE, USE OF THE APPLICATION OR USE OF THE SERVICES, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. ANY SERVICES OR CONTENT MADE AVAILABLE OR OBTAINED THROUGH THE USE OF THE SITE OR THE APPLICATION, AND ALL OTHER USE OF THE SITE OR APPLICATION, IS DONE AT YOUR OWN DISCRETION AND RISK AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS THEREFROM.

IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SITE, THE APPLICATION OR THEIR RESPECTIVE CONTENT, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE AND UNINSTALL THE APPLICATION.

Indemnity. At our request, you agree to defend, indemnify, and hold harmless Grand, its affiliates, and its and their respective employees, officers, directors, agents, and third-party service providers from and against any and all claims, suits, liabilities, damages (actual and consequential), losses, fines, penalties, costs, and expenses (including reasonable attorneys' fees) arising from or in any way related to any third-party claims

relating to your use of the Services, violation of these Terms, applicable law or any third-party rights, or your fraud or willful misconduct. Such indemnified parties reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses.

Assignment. You may not transfer, assign, or delegate these Terms or your rights or obligations hereunder or your Grand Account(s) in any way (by operation of law or otherwise) without our prior written consent. To the extent permitted by applicable law, we may transfer, assign, or delegate these Terms and our rights and obligations hereunder without your consent.

Third-Party Beneficiary. You agree that our third-party services providers are third-party beneficiaries of the applicable provisions of these Terms, with all rights to enforce such provisions as if such service providers were a party to these Terms.

Governing Law. These Terms are governed by the laws of Delaware without regard to conflicts of laws principles. Access or use of the Site and/or Application is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph.

DISPUTE RESOLUTION BY BINDING ARBITRATION: JURY TRIAL WAIVER: CLASS ACTION WAIVER. For any and all controversies, disputes, demands, claims, or causes of action between you and us (including the interpretation and scope of this Section and the arbitrability of the controversy, dispute, demand, claim, or cause of action) relating to the Services or these Terms (as well as any related or prior agreement that you may have had with us), you and we agree to resolve any such controversy, dispute, demand, claim, or cause of action exclusively through binding and confidential arbitration. The arbitration will take place in the federal judicial district of your residence. As used in this Section, “we” and “us” mean Grand and its subsidiaries, affiliates, predecessors, successors, and assigns and all of its and their respective employees, officers, directors, agents, and representatives. In addition, “we” and “us” include any third party providing any product, service, or benefit in connection with the Services or these Terms (as well as any related or prior agreement that you may have had with us) if such third party is named as a co-party with us in any controversy, dispute, demand, claim, or cause of action subject to this Section.

Arbitration will be subject to the Federal Arbitration Act and not any state arbitration law. The arbitration will be conducted before one commercial arbitrator from the American Arbitration Association (“AAA”) with substantial experience in resolving commercial contract disputes. As modified by these Terms, and unless otherwise agreed upon by the parties in writing, the arbitration will be governed by the AAA’s Commercial Arbitration Rules and, if the arbitrator deems them applicable, the Supplementary Procedures for Consumer Related Disputes (collectively, the “Rules and Procedures”).

You should review this provision carefully. To the extent permitted by applicable law, you are GIVING UP

YOUR RIGHT TO GO TO COURT to assert or defend your rights EXCEPT for matters that you file in small claims court in the state or municipality of your residence within the jurisdictional limits of the small claims court and as long as such matter is only pending in that court. Additionally, notwithstanding this agreement to arbitrate, either party may seek emergency equitable relief in federal court if it has jurisdiction or, if it does not, in a state court located in the federal judicial district of your residence in order to maintain the status quo pending arbitration, and each party hereby agrees to submit to the exclusive personal jurisdiction of the courts located within the federal judicial district of your residence for such purpose. A request for interim measures will not be deemed a waiver of the obligation to arbitrate.

Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are entitled to a FAIR HEARING, BUT the arbitration procedures may be SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. Arbitrators' decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT.

You and we must abide by the following rules: (A) ANY CLAIMS BROUGHT BY YOU OR US MUST BE BROUGHT IN THE PARTY'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING; (B) THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS, MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING, AND MAY NOT AWARD CLASS-WIDE RELIEF; (c) in the event that you are able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, we will pay as much of your filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive as compared to the cost of litigation, (d) we also reserve the right, in our sole and exclusive discretion, to assume responsibility for any or all of the costs of the arbitration; (e) the arbitrator will honor claims of privilege and privacy recognized at law; (f) the arbitration will be confidential, and neither you nor we may disclose the existence, content, or results of any arbitration, except as may be required by applicable law or for purposes of enforcement of the arbitration award; (g) subject to the limitation of liability provisions of these Terms, the arbitrator may award any individual relief or individual remedies that are expressly permitted by applicable law; and (h) each party will pay its own attorneys' fees and expenses, unless there is a statutory provision that requires the prevailing party to be paid its fees and litigation expenses and the arbitrator awards such attorneys' fees and expenses to the prevailing party, and, in such instance, the fees and costs awarded will be determined by the applicable law.

This Section will survive termination of your Grand Account(s) and these Terms as well as any voluntary payment of any debt in full by you or any bankruptcy by you or us. With the exception of subparts (a) and (b) of this Section (prohibiting arbitration on a class or collective basis), if any part of this arbitration provision is deemed to be invalid, unenforceable, or illegal, or otherwise conflicts with the Rules and

Procedures, then the balance of this arbitration provision will remain in effect and will be construed in accordance with its terms as if the invalid, unenforceable, illegal, or conflicting part was not contained herein. If, however, either subpart (a) or (b) of this Section is found to be invalid, unenforceable, or illegal, then the entirety of this arbitration provision will be null and void, and neither you nor we will be entitled to arbitration. If for any reason a claim proceeds in court rather than in arbitration, the dispute will be exclusively brought in federal court if it has jurisdiction or, if it does not, in a state court located in the federal judicial district of your residence.

If you wish to opt out of this arbitration provision, you must notify us of your election in writing within 30 days of the date that you first became subject to this arbitration provision or within 30 days of the effective date of any material change to these Terms by sending a written notice to us by certified mail at the following address: Invest Forward, Inc., 370 Lexington Ave., Suite 1704, New York, NY 10017, Attn: Arbitration Opt-Out. Your opt-out notice must include your name, address, phone number, and email address.

For more information on the AAA, the Rules and Procedures, or the process for filing an arbitration claim, you may call the AAA at 800-778-7879 or visit the AAA website at <http://www.adr.org>.

Miscellaneous. You will be responsible for paying, withholding, filing, and reporting all taxes, duties, and other governmental assessments associated with your activity in connection with the Services, provided that we may, in our sole discretion, do any of the foregoing on your behalf or for ourselves. The failure of either you or us to exercise, in any way, any right herein will not be deemed a waiver of any further rights hereunder. If any provision of these Terms is found to be unenforceable or invalid, that provision will be limited or eliminated, to the minimum extent necessary, so that these Terms will otherwise remain in full force and effect and enforceable. Grand's Legal Docs, constitute the entire and sole agreement between you and us with respect to the Services and supersedes all prior understandings, arrangements, or agreements, whether written or oral, regarding the Services. You hereby acknowledge and agree that you are not an employee, agent, partner, or joint venture of Grand, and you do not have any authority of any kind to bind Grand in any respect whatsoever.

Will Grand ever change these Terms or the Services?

We may add to or terminate any of the Services or amend these Terms at any time, in our sole discretion, without providing notice to you, subject to applicable law. We reserve the right, subject to applicable law, to deliver to you any notice of changes to existing terms or the addition of new terms by posting an updated version of these Terms on the Website and the Application or delivering notice thereof to you electronically. You are free to decide whether or not to accept a revised version of these Terms, but accepting these Terms, as revised, is required for you to continue accessing or using the Services. If you do not agree to these Terms

or any revised version of these Terms, your sole recourse is to terminate your access or use of the Services. Except as otherwise expressly stated by us, your access and use of the Services are subject to, and constitute your acceptance of, the version of these Terms in effect at the time of your access or use.

How can I contact Grand?

If you have any questions, comments, or concerns regarding these Terms or the Services, please contact us at support@grand.co, or Invest Forward, Inc., 370 Lexington Ave, Suite 1704, New York, NY 10017.