

Terms and Conditions

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You may browse the Portal without being a registered user, however, certain features are only accessible to registered users. If you are accepting the Terms on behalf of an organization or entity, rather than in an individual capacity, you represent and warrant that you are authorized to accept the Terms on that organization or entity's behalf and bind them to these Terms (in which case, the references to "you" and "your" in these Terms, except for in this sentence, refer to that organization or entity).

Only real persons at or above the age of 18 may register for an account and use the Portal. Registering for an account on the Portal creates no commitment or obligation on the registered user to make any investment or seek any investment. All information you provide to the Portal must be truthful, accurate and complete in all material respects. Our registration process may use third-party validation technology, including those provided by third-party social media sites, Accredited Investor Verification, Anti-Money Laundering and Know Your Customer reviews to attempt to confirm your qualification to use the Portal. LocalPaper may reject any application to register an individual or an organization or entity for failure to achieve validation through available methods or otherwise meet LocalPaper's registration requirements.

Your registration and the use of any third-party site is subject to the terms and conditions and policies of such sites and LocalPaper is not responsible or liable for any harm resulting from the use or misuse of those sites, including when

such harm could or does affect your account on this Portal or use of the Portal. If you wish to disconnect your Portal account from your validation account, please following instructions provided on the Portal or contact our customer service.

Registered Account Obligations

The named registered user of an account is the only person that may use the account and it may not be transferred to anyone else. If you are a control person on a Company page, you may transfer responsibility for the page to another individual by contacting customer service. If you represent a firm considering or managing an investment on the Portal or providing advisory services, your replacement representative must register for his/her own account and establish any links from that account that may be available on the site to the firm.

You are responsible for maintaining the confidentiality of your user name and password and to periodically change your password to maintain security. If you have concerns that your user name or password may have been compromised and suspect that unauthorized access to your account or the Portal has occurred, you must immediately contact LocalPaper's customer service through a secure method (which may not be through your Portal account).

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You acknowledge and agree that it is solely your responsibility to be aware of the applicable laws and regulations of your country of residence.

By accessing the Portal you agree that in the event of any dispute between you and LocalPaper and its Related Parties and its affiliates and their Related Parties, you will first attempt in good faith to resolve the dispute at least 60 days before instituting any formal proceeding. You must bring all disputes with LocalPaper within one year of obtaining knowledge of the cause of action forming the basis of the dispute. You, LocalPaper, its affiliates and all Related Parties agree to submit any dispute for binding arbitration. To the full extent allowable by law, you agree that no arbitration proceeding or other dispute resolution proceeding shall be joined with any other party or decided on a class-action basis.

Waiver

Failure of LocalPaper to insist upon strict performance of any provision of the Terms or the failure of LocalPaper to exercise any right or remedy to which it is entitled shall not constitute a waiver thereof and shall not affect the validity of the Terms, or any part, or LocalPaper's right to enforce each and every provision. If any of the Terms are deemed invalid or unenforceable for any reason (including, but not limited to the exclusions and limitations set out above), then the invalid or unenforceable provision will be severed from the Terms and the remaining Terms will continue to apply