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Moreover, in creating a User Account, you hereby agree that you will not in any way use or adopt a user name that is the name of another person with the intent to impersonate such person. Further, you agree not to use a user name that is subject to any rights of a person other than yourself without appropriate authorization from such other person. PGH GLOBAL reserves the right to refuse creation of a user name or to cancel the same at its sole discretion.

You are solely responsible for maintaining the confidentiality of any passwords associated with your User Account and you hereby indemnify and hold harmless PGH GLOBAL and its parent, affiliates, subsidiaries, agents and advisors and their respective employees, officers, directors, shareholders, agents and representatives from and against any and all losses, damages, costs, fees (including attorney's fees and costs), judgments, settlements, liabilities and causes of action, arising out of or under or related to the use of your User Account by any person, including but not limited to, illegal or improper use of the Account Services by you or someone other than you who gains access to your User Account in either an authorized or unauthorized manner. You shall immediately notify PGH GLOBAL by contacting PGH GLOBAL at [customerservice@pghglobal.com](mailto:customerservice@pghglobal.com) if a password is lost, stolen, disclosed to a third party or has otherwise been compromised.

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**Attn: President**

**67 W. Court Street**

**Doylestown, PA 18901**

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#### **ENTIRE UNDERSTANDING.**

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#### **SEVERABILITY AND NON-WAIVER.**

PGH GLOBAL's failure to enforce any provision of these Terms of Use shall not be deemed a waiver of such provision nor of the right to enforce such provision, and a waiver by PGH GLOBAL of any right under these Terms of Use on any occasion will not in any way constitute a waiver of such right or any other right on any other occasion or by PGH GLOBAL. In the event any provision of these Terms of Use is determined to be invalid, such invalidity will not affect the validity of the remaining portions of these Terms of Use, and the parties will substitute for the invalid provision a provision which most closely approximates the intent and economic effect of the invalid provision. These Terms of Use will apply in lieu of and notwithstanding any specific legend or statement associated with any particular document or information exchanged.

#### **LAW & JURISDICTION.**

These Terms of Use are governed by and construed in accordance with the internal laws of the Cayman Islands without giving effect to any choice or conflict of law provision or rule that would require or permit the application of the laws of any jurisdiction other than those of the Cayman Islands.

#### **NOTICE/CONTACTING US.**

If you have any questions regarding these Terms of Use or any other matter, you may contact PGH GLOBAL at:

PGH GLOBAL  
[customerservices@pghglobal.com](mailto:customerservices@pghglobal.com)  
**Attn: President**  
**67 W. Court Street**  
**Doylestown, PA 18901**  
1-267-406-4190