

Dynamoney App Terms and Conditions

Dynamoney Online Terms and Conditions

Dynamoney Limited, its subsidiaries and affiliates ("Dynamoney") requires that all users of our online sites, services, tools and applications ("Online Sites & Services") adhere to the following rules and regulations. By using the Online Sites & Services you indicate your acknowledgment and acceptance of these Terms and Conditions.

Laws and regulations

User access to and use of the Online Sites & Services is subject to all applicable federal, state and local laws and regulations.

Copyright/Trademarks

The trademarks, logos and service marks ("Marks") displayed as part of the Online Sites & Services are the property of Dynamoney and other parties. Users are prohibited from using any Marks for any purpose including, but not limited to use as metatags on other pages or sites on the World Wide Web without the written permission of Dynamoney or such third party which may own the Marks. All information and content including any software programs available on or through the Online Sites & Services ("Content") is protected by copyright. Users are prohibited from modifying, copying, distributing, transmitting, displaying, publishing, selling, licensing, creating derivative works or using any Content available on or through the Online Sites & Services for commercial or public purposes.

Hyperlinking

The Online Sites & Services may provide or facilitate links to other sites by allowing the user to leave the online service to access third-party material or by bringing the third-party material into an online service via "inverse" hyperlinks and framing technology (a "linked site"). Dynamoney has no discretion to alter, update, or control the content on a linked site. The fact that Dynamoney has provided a link to a site is not an endorsement, authorisation, sponsorship, or affiliation with respect to such site, its owners, or its providers. There are inherent risks in relying upon using, or retrieving any information found on the internet, and Dynamoney urges you to make sure you understand these risks before relying upon, using, or retrieving any such information on a linked site.

No warranties

Content provided or displayed as part of the Online Sites & Services is "as is" without warranty of any kind either express or implied including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose, title, non-infringement, security or accuracy. Dynamoney does not endorse and is not responsible for (a) the accuracy or reliability of any opinion, advice, or statement made through an online service by any party other than Dynamoney. (b) any content provided on linked sites or (c) the capabilities or reliability of any product or

service obtained from a linked site. Other than as required under applicable consumer protection law, under no circumstance will Dynamoney be liable for any loss or damage caused by a user's reliance on information obtained through an online service or a linked site, or user's reliance on any product or service obtained from a linked site. It is the responsibility of the user to evaluate the accuracy, completeness or usefulness of any opinion, advice or other content available through an online service, or obtained from a linked site. Please seek the advice of professionals, as appropriate, regarding the evaluation of any specific opinion, advice, product, service, or other content.

Limitation of liability for use of the Online Sites & Services and linked sites

The information, software, products and descriptions of services provided or displayed as part of the Online Sites & Services or a linked site may include inaccuracies or typographical errors, and Dynamoney specifically disclaims any liability for such inaccuracies or errors. Dynamoney does not warrant or represent that the content provided or displayed as part of the Online Sites & Services is complete or up-to-date. Dynamoney is under no obligation to update any content provided or displayed as part of the Online Sites & Services. Dynamoney may change the content provided or displayed as part of the Online Sites & Services at any time without notice. Dynamoney may make improvements or changes to the Online Sites & Services at any time.

You agree that Dynamoney, its affiliates and any of their respective officers, directors, employees, or agents will not be liable, whether in contract, tort, strict liability or otherwise, for any indirect, punitive, special, consequential, incidental or indirect damages (including without limitation lost profits, cost of procuring substitute service or lost opportunity) arising out of or in connection with the use of the Online Sites & Services or a linked site, or with the delay or inability to use the Online Sites & Services or a linked site, even if Dynamoney is made aware of the possibility of such damages. This limitation on liability includes, but is not limited to, the transmission of any viruses which may infect a user's equipment, failure of mechanical or electronic equipment or communication lines, telephone or other interconnect problems (e.g., you cannot access your internet service provider), unauthorised access, theft, operator errors, strikes or other labor problems or any force majeure. Dynamoney cannot and does not guarantee continuous, uninterrupted, or secure access to the Online Sites & Services.

Limitation of liability for services

You agree that Dynamoney is an agent for the providers of third party services available through the Online Sites & Services, including but not limited to travel services. Any and all claims regarding any failure or breach with respect to the third party services offered through the Online Sites & Services are limited to claims against any and all service providers. Dynamoney hereby disclaims any liability, whether based on contract, tort, strict liability or otherwise, including without limitation liability for any direct, punitive, special, consequential, incidental or indirect damages, in connection with the

goods or services provided by any carrier or other supplier through the Online Sites & Services, including without limitation liability for any act, error, omission, injury, loss, accident, delay or irregularity which may be incurred through the fault, negligent or otherwise, of such carrier or supplier and you hereby exonerate Dynamoney from any liability with respect to the same.

Confidentiality of user communications

Except as required by law and in accordance with the Dynamoney Online Privacy Statement, Dynamoney will maintain the confidentiality of all user communications which contain personal user information and which are transmitted directly to Dynamoney. Postings by a user on any message board or in any chat room will not be protected as confidential and Dynamoney may use and provide information contained in any such postings (including any ideas, concepts, know-how or other intellectual property) to any of its parent company, subsidiaries and affiliates for any purpose whatsoever and as deemed appropriate by Dynamoney.

Linked internet sites

Dynamoney prohibits caching, unauthorised hypertext links to pages or sites which form part of the Online Sites & Services and the framing of any Content available through the Online Sites & Services. Dynamoney reserves the right to disable any unauthorised links or frames and specifically disclaims any responsibility for the Content available on any other Internet sites linked to the pages or sites which form part of the Online Sites & Services. Access to any other internet sites linked to the pages or sites which form part of the Online Sites & Services is at the user's own risk.

No investment advice or offers

Nothing in the Online Sites & Services constitutes investment advice, including Dynamoney filings with the Securities and Exchange Commission. Dynamoney provides investor relations materials for convenience and information only. In addition, investor relations materials and other content or information which form part of the Online Sites & Services are not offers to sell or solicitation of an offer to buy any security.

Forward looking information

Certain information provided or displayed within the Online Sites & Services contains certain forward-looking statements, which are subject to risks and uncertainties and speak only as of the date on which they are made. The words "believe", "expect", "anticipate", "optimistic", "intend", "aim", "will" or similar expressions are intended to identify forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. Dynamoney undertakes no obligation to update publicly or revise any forward-looking statements. Important factors that could cause actual results to differ materially from the company's forward-looking statements.

Press releases

All press releases and other materials presented or released to the financial community that are contained within the Online Sites & Services were, to the best of Dynamoney' knowledge, timely and accurate when issued. However, the passage of time can render information stale, and you should not rely on the continued accuracy of any such material beyond the date of issuance. Dynamoney has no responsibility to update any information contained in any such material.

All viewers should carefully check the dates of issuance of the material contained within the Online Sites & Services.

Postings

Dynamoney is under no obligation to review any messages, information or content ("Postings") posted within the Online Sites & Services by users and assumes no responsibility or liability relating to any such Postings. Notwithstanding the above, Dynamoney may from time to time monitor the Postings within the Online Sites & Services and may decline to accept and/or remove any Postings that contain:

- Any unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, profane, hateful, racially, ethnically or otherwise objectionable material of any kind, including, but not limited to, any material which encourages conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any applicable local, state, national or international law;
- Advertisements or solicitations of any kind;
- Messages posted by users impersonating others;
- Personal information such as messages which state phone numbers, account numbers, addresses, or employer references;
- Messages by non-spokesperson employees of Dynamoney purporting to speak on behalf of Dynamoney;
- Messages that offer unauthorised downloads of any copyrighted or private information;
- Multiple messages placed within individual folders by the same user restating the same point;
- Chain letters of any kind.

Transmission of Personal Data

User acknowledges and agrees that by providing Dynamoney with any personal or proprietary user information through the Online Sites & Services, user consents to the transmission of such personal or proprietary user information over international borders as necessary for processing in accordance with Dynamoney' standard business practices.

Please go to the Dynamoney website to view the Dynamoney Online Privacy Statement.

Changes to rules and regulations

Dynamoney reserves the right to revise these Rules and Regulations at any time and users are deemed to be apprised of and bound by any changes to these Rules and Regulations.

Violation of rules and regulations

Dynamoney reserves the right to seek all remedies available at law and in equity for violations of these Rules and Regulations, including the right to block access from a particular Internet address to the Online Sites & Services.

Access to password protected/secure areas

Access to and use of password protected and/or secure areas of the Online Sites & Services is restricted to authorised users only. Unauthorised individuals attempting to access these areas of the Online Sites & Services may be subject to prosecution.

Use of "Cookie" file features

Dynamoney reserves the right to store information on a user's computer in the form of a "cookie" or similar file for purposes of modifying the Online Sites & Services to reflect users' preferences. The Dynamoney Online Privacy Statement provides additional information regarding Dynamoney' use of cookies as well as procedures for disabling cookies.

Please click [here](#) to view the Dynamoney Online Privacy Statement for further information on Cookies.

Digital Millennium Copyright Act - Notification to Dynamoney regarding alleged copyright infringement

Dynamoney has registered an agent with the United States Copyright Office in accordance with the terms of the Digital Millennium Copyright Act (the "Act") and avails itself of the protections under the Act. Dynamoney reserves the right to remove any Content within the Online Sites & Services which allegedly infringes another person's copyright. Notices to Dynamoney regarding any alleged copyright infringement of the Online Sites & Services should be directed to Dynamoney' General Counsel's Office Attn: Technology Counsel at compliance@Dynamoneyfinance.com.au

Jurisdiction/Governing law

Users of Dynamoney Australia pages submit to the jurisdiction of the New South Wales courts and the Online Sites & Services is governed by Australian law.