

Terms of Use

Premiere Credit of North America, LLC

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The user assumes all responsibility and risk for the use of this Website and the Internet generally. Under no circumstances, including negligence, shall Premiere Credit of North America be liable for any DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL or CONSEQUENTIAL DAMAGES, or LOST PROFITS that result from the use of or inability to use the Website and/or any other websites that are linked to this Website. Nor shall Premiere Credit of North America be liable for any such damages including, but not limited to, reliance by a visitor on any information obtained via the Website, or that result from mistakes, omissions, interruptions, deletion of files, viruses, errors, defects, or any failure of performance, communication, theft, destruction or unauthorized access. This limitation applies whether the alleged liability is based on contract, tort, negligence, strict liability or any other basis, even if Premiere Credit of North America has been advised of the possibility of such damage. In

jurisdictions that do not allow the exclusions or limitations of liability, liability shall be limited to the greatest extent allowed by law.

Your Responsibility

You are responsible for maintaining the confidentiality of the username and password assigned to you. You are fully responsible for all activities that occur under your username and password. You agree to immediately notify Premiere Credit of North America of any unauthorized use of your username or password or any other breach of security; and ensure that you properly log out and exit from your account at the end of each session. Premiere Credit of North America will not be liable for any loss or damage arising from your failure to comply with this provision. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information. If you share your computer with others, you may wish to consider disabling your automatic sign-in feature.

Prohibited Activities

Premiere Credit of North America reserves the right to investigate and terminate your use of the Website for misuse, behavior which could be regarded as inappropriate, or conduct that is unlawful or illegal. Inappropriate, unlawful or illegal conduct includes, but is not limited to:

- Impersonating another person or entity;
- Expressing or implying that any statements you make are endorsed by Premiere Credit of North America without Premiere Credit of North America's specific prior written consent;
- Using any robot, spider, side search/retrieval application, or other manual or automatic device or process to retrieve, index, "data mine," or in any way reproduce or circumvent the navigational structure or presentation of the Website or its contents;
- Posting, distributing or reproducing any copyrighted material, trademarks or other proprietary information without obtaining the express prior written consent of the owner of such proprietary or intellectual property rights;
- Removing any copyright, trademark or other intellectual property rights or notices included on the Website;
- Interfering with or disrupting the Website or the servers or networks connected to the Website;
- Posting, emailing or otherwise transmitting any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy, or limit the functionality of any computer software, hardware or telecommunications equipment;
- Forging headers or otherwise manipulating identifiers to disguise the origin of any information transmitted;
- "Framing" or "mirroring" any part of the Website without Premiere Credit of North America's prior written authorization;
- Using meta tags or code or other devices containing any reference to Premiere Credit of North America or the Website to direct any person to any other website for any purpose; and
- Modifying, adapting, sublicensing, translating, selling, reverse engineering, deciphering, compiling, or otherwise disassembling any portion of the Website or any software used on the Website or causing others to do so.

Customer Service

Premiere Credit of North America provides assistance and guidance through its representatives. When communicating with our representatives, you may not be abusive, obscene, profane, offensive, sexist, threatening, harassing, racially or religiously offensive, or otherwise behave inappropriately. If we feel that your behavior toward any of our representatives or employees is at any time threatening, abusive or offensive, we reserve the right to immediately cease such communication and terminate your use of the Website.

Applicable Laws

All content and materials of this Website are protected by copyrights, trademarks, or other proprietary/intellectual property rights and laws. These terms and conditions shall be governed and construed in accordance with the laws of the state of Indiana, USA, and applicable federal laws

without regard to conflicts of law principles. You agree that any and all proceedings relating to this Website and the subject matter contained herein shall be maintained in the courts of the state of Indiana or the federal district courts sitting in Indiana, which courts shall have exclusive jurisdiction for such purpose.

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Changes to Our Terms of Use

From time to time, we may update our Terms of Use to reflect changes in our practices and services. If we make material changes to our Terms of Use, we will notify you by posting notice of the changes on our Website.

Other

If any provision of these Terms of Use is held invalid, the remainder of the Terms of Use shall continue in full force and effect. If you have questions or have problems obtaining any information on our Website, please contact us.

Information Subject to Change

Any information on this Website may include technical inaccuracies or typographical errors. Furthermore, the information may change from time to time without any notice.

Terms of Use Dated: April 6, 2015