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Verified, Respected, Secure.

Fraudfinder, Ltd. ("Fraudfinder", or "us", "our", "we") provides an Internet platform for creating and sharing profiles for the property rental market (the "Platform"). These Terms address use of the Platform by Users who include, but are not limited to, any individual seeking rental units for their own use ("Renters"), any individuals or landlord using the Platform in order to review the profiles of Renters ("Landlords"), any organisation, company, or other legal entity using the platform. In these Terms, Renters and Landlords may be referred to together as "Users".

Please read these Terms carefully. You must accept these Terms prior to using the Platform. By using the Platform or visiting the Site, you agree to these Terms and our privacy notice, a current version of which is available at www.fraudfinderai.com/privacy, which we may update from time to time at our discretion (the "Privacy Notice"). \n We may modify these Terms from time to time, in which event Fraudfinder shall make commercially reasonable efforts to contact you iFraudfinder, Ltd. ("Fraudfinder", or "us", "our", "we") provides an Internet platform for creating and sharing profiles for the property rental market (the "Platform"). These Terms address use of the Platform by Users who include, but are not limited to, any individual seeking rental units for their own use ("Renters"), any individuals or landlord using the Platform in order to review the profiles of Renters ("Landlords"), any organisation, company, or other legal entity using the platform. In these Terms, Renters and Landlords may be referred to together as "Users".

Please read these Terms carefully. You must accept these Terms prior to using the Platform. By using the Platform or visiting the Site, you agree to these Terms and our privacy notice, a current version of which is available at www.fraudfinderai.com/privacy, which we may update from time to time at our discretion (the "Privacy Notice").

We may modify these Terms from time to time, in which event Fraudfinder shall make commercially reasonable efforts to contact you in respect of any material changes.

Notwithstanding the above, your continued use of the Platform after any changes to these Terms will be deemed acceptance of such amended or updated Terms. If you do not agree to any of these Terms, please do not make any use of the Platform. In respect of any material changes. Notwithstanding the above, your continued use of the Platform after any changes to these Terms will be deemed acceptance of such amended or updated Terms. If you do not agree to any of these Terms, please do not make any use of the Platform.

Use of Platform

Fraudfinder allows you to access and use the Platform subject to these Terms.

You may not create more than one account per individual or entity, and you may not access any account other than your own. Fraudfinder may, in its sole discretion and at any time, discontinue providing the Platform or any part thereof without notice. Fraudfinder currently provides Renters with access to the Platform at no charge, but reserves the right in the future to change this policy at any time.

By using the Platform, you represent and warrant that:

- (a) any and all registration and personal information you submit is truthful and accurate;
- (b) you will maintain the accuracy of such information;
- (c) you either are 18 years of age or older, or else have the permission of your parents or guardians to use the Platform and;
- (d) your use of the Platform does not violate any applicable law or regulation or any obligation, including without limitation any law or regulation in your geographical area.

By accepting these Terms, and continuing with the use of this site, you are giving us and our sub-contractors and associates the authority to use the information supplied by you for the purpose of providing and supporting the services offered through this site.

Use of Platform by tenants or their Guarantors

If you are a Tenant or their Guarantor, Fraudfinder may contact your current or previous landlords and their agents, housemates, employers, and other third parties, as well as cross reference the information you provide, in order to verify your identity and the accuracy of the information submitted by yourself.

We may also check your name, address and date of birth against databases of bankruptcy, criminal and debt-related information, including but not limited to databases held by Credit Bureaus. You agree to such checks by Fraudfinder, but Fraudfinder has no obligation to perform such checks. The results of such searches may affect any suitability assessment regarding yourself which we may give to your prospective Landlord or their Agent.

If you provide information for referencing purposes, the information supplied by you will be passed to your prospective Landlord or their Agent.

Use of Platform by Landlords or their Agents

If you are a Landlord or their Agent, you agree that you shall not use any information which Renters provide through the Platform except for the sole purpose of evaluating the suitability of such Renter for renting a rental unit under your control. You shall not use the information of any Renter acquired through the Platform for any other purpose, and you shall not provide such information to any third party.

If you are required by law or regulation to disclose such information, you shall notify both us and the applicable Renter of such requirement, and make reasonable commercial efforts to challenge such requirement and minimize the disclosed information.

If you are a Landlord or their Agent, your use of the Platform confirms that you have adopted and implemented a privacy policy in compliance with the requirements under all applicable Law, including the Data Protection Act 1998 and the European General Data Protection Regulation (GDPR) in respect of all personal data provided to the other party in connection with the Services, or otherwise under this Agreement.

Without limitation, you warrant and represent that all necessary consent has been obtained from Tenants and other individuals as required for the purposes of performing the Services.

Account Registration

To use the Platform, you must register with Fraudfinder. When you complete the registration process, you create a Fraudfinder account. Fraudfinder reserves the right to refuse to allow any user to open an account for any reason at its sole discretion. You may not provide false information during the registration process.

If you use a social network to create an account, you represent and warrant that you have the right to provide the information in such social network account to Fraudfinder. You understand that by using a social network to access the Platform that such social network will provide Fraudfinder with some information concerning you, as per the policies of that social network.

Account Security

You should not reveal your password to others. Fraudfinder will not ask you to reveal your password. If you forget your password, you can request to have a new password sent to your registered e-mail address. Your account is at risk if you let someone use it and your account is subject to termination if you or anyone using your account violates these Terms. If your account is terminated, you may not rejoin Fraudfinder again without our express permission.

You agree to immediately notify Fraudfinder of any unauthorized use of your account or password. You are fully and solely responsible for the security of your mobile device, computer system and all activity on your account, even if such activities were not committed

by you. Fraudfinder will not be liable for any losses or damage arising from unauthorized use of your account or password, and you agree to indemnify and hold Fraudfinder harmless for any improper or illegal use of your account, including but not limited to any mail sent and any charges and taxes incurred, unless you have notified us via e-mail to support@Fraudfinderai.com your account has been compromised, and have requested us to block access to it. We do not police for, and cannot guarantee that we will learn of or prevent, any inappropriate use of the Platform.

Termination of Account

You agree that Fraudfinder may for any reason, in its sole discretion and without notice, terminate your account. Grounds for such termination may include (i) extended periods of inactivity, (ii) violation of the letter or spirit of these Terms, (iii) fraudulent, harassing or abusive behavior, or (iv) behavior that is harmful to other users, including potential hosts or guests, third parties, or the business interests of Fraudfinder. Fraudfinder reserves the right to promptly terminate any account that includes false, fraudulent or inaccurate information. Fraudfinder may choose to inform you of the termination of your account, but has no obligation to do so.

If Fraudfinder believes, in its sole discretion, that a violation of these Terms or any illegal or inappropriate behavior has occurred, we may take any other corrective action we deem appropriate. We reserve the right to investigate suspected violations of these Terms or illegal and inappropriate behavior on the Site or committed with the Platform. We will fully cooperate with any law enforcement authorities or court order requesting or directing us to disclose the identity or behavior of anyone believed to have violated these Terms or to have engaged in illegal behavior on the Site or committed with the Platform.

Termination of your account may result in Fraudfinder removing any or all Content (as defined below) associated with your account. At the same time, Fraudfinder does not require Landlords or their Agents who have accessed your information to delete all such information after termination of your account.

Any suspension, termination, or cancellation shall not affect your obligations to Fraudfinder and its licensors under these Terms (including but not limited to intellectual property, indemnification, and limitation of liability), which by their sense and context are intended to survive such suspension, termination, or cancellation.

Data Privacy

Please review our Privacy Notice for an explanation of how we use your data and how we share it with third parties. Our Privacy Notice is available at www.fraudfinderai.com/privacy/

Intellectual Property

Fraudfinder and its licensors own the Platform, including all worldwide intellectual property rights in the Platform, and the trademarks, service marks, and logos contained therein.

Except as expressly permitted herein, you may not copy, further modify, duplicate, distribute, display, perform, sublicense, republish, retransmit, reproduce, create derivative works of, transfer, sell or otherwise use the Platform or any Content (as defined below) appearing in the Platform. You will not remove, alter or conceal any copyright, trademark, service mark or other proprietary rights notices incorporated in the Platform. All trademarks are trademarks or registered trademarks of their respective owners. Nothing in these Terms grants you any right to use any trademark, service mark, logo, or trade name of Fraudfinder or any third party.

You may not attempt to:

- (a) decipher, decompile, disassemble, or reverse-engineer any of the software used to provide the Platform;
- (b) circumvent, disable, or otherwise interfere with security-related features of the Platform or features that prevent or restrict use or copying of any Content;
- (c) use the Platform and/or Content in connection with any commercial endeavors in any manner, except your own evaluation of the rental or lease of properties through the Platform;
- (d) use any robot, spider, site search or retrieval application, or any 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 Platform or Content;

- (e) harvest, collect or mine information about other users of the Platform or Content;
or
- (f) use or access another user's account or password.

By using our platform, you recognise the value of Fraudfinder's continual development of proprietary technology. You agree that during your use of Fraudfinder's platform, and following termination, you will not directly or indirectly seek to replicate the functionality of Fraudfinder's products.

User Content

Both Renters and Landlords may make available certain content or information through the Platform. For example, Fraudfinder lets Landlords post information about their properties and allows Renters to post personal and biographical information and documents about yourself and others. Fraudfinder may allow other third parties, such as former roommates, to post reviews and ratings of other users. We refer to all such content and information as "Content."

Fraudfinder has no obligation to accept, display, review or maintain any Content. Moreover, Fraudfinder reserves the right to delete or remove Content from the Platform without notice for any reason at any time, though Fraudfinder will notify Renters if any removed Content significantly impacts their profile.

Certain third parties may be permitted to post reviews or comments on the profile of Renters. For example, individuals that Renters have indicated were past roommates and past landlords may be permitted to post reviews on profiles. Fraudfinder will make efforts to notify Renters if a third party has posted reviews or comments on its profile, though such messages may not always be provided due to your own profile settings or the policies of third parties, such as the policies of your Internet Service Provider.

Fraudfinder does not endorse or warrant the accuracy of any content or any opinion, recommendation, or advice expressed by any user and Fraudfinder expressly disclaims any

and all liability in connection with content. Fraudfinder does not endorse or recommend any particularly renter, landlord or property.

You are fully and solely responsible for any Content you submit or post. You will not post any Content if posting that Content will violate any applicable law or regulation, or breach any commitment you have made to a third party.

In addition, you agree that you will not act in any way or transmit or post any Content that:

- (a) restricts or inhibits use of the Platform;
- (b) solicits another person's password or other personal information under false pretenses;
- (c) impersonates another individual or otherwise misrepresents yourself in any manner;
- (d) infringes (or results in the infringement of) the intellectual property, moral, publicity, or privacy rights of any third party;
- (e) is (or you reasonably believe or should reasonably believe to be) illegal, fraudulent, or unauthorized, or in furtherance of any illegal, counterfeiting, fraudulent, pirating, unauthorized, or violent activity, or that involves (or you reasonably believe or should reasonably believe to involve) any stolen, illegal, counterfeit, fraudulent, pirated, or unauthorized material;
- (f) does not comply with all applicable laws, rules, or regulations, including obtaining all necessary permits, licenses, registrations, etc. (in the case of any proposed or actual transaction, "applicable" refers to both your own location and to location(s) of all other parties to the transaction); or would cause Fraudfinder to be in violation of any law or regulation, or to infringe any right of any third party;
- (g) contains falsehoods or misrepresentations that may damage Fraudfinder or any third party;
- (h) imposes an unreasonably or disproportionately large load on our infrastructure; or
- (i) posts, stores, transmits, offers, or solicits anything that contains the following, or that you know contains links to the following or to locations that in turn contain links to the following:
 - (ii) material that we determine to be offensive (including material promoting or glorifying hate, violence, bigotry, or any entity (past or present) principally dedicated to such causes or items associated with such an entity)
 - (iii) material that is racially or ethnically insensitive, material that is defamatory, harassing or threatening,
 - (iv) pornography (including any obscene material, and anything depicting children in sexually suggestive situations whether or not depicting actual children) or may be harmful to a minor, (l) any virus, worm, Trojan horse, or other harmful or disruptive component or

- (v) anything that encourages conduct that would be considered a criminal offense, give rise to civil liability, violate any law or regulation or is otherwise inappropriate.

Fraudfinder may choose at its sole discretion to monitor Content for inappropriate or illegal behavior, including through automatic means; provided, however, that Fraudfinder reserves the right to treat Content as content stored at the direction of users for which Fraudfinder will not exercise editorial control except when violations are directly brought to Fraudfinder's attention. By submitting or posting any Content, you represent and warrant that such Content is correct and accurate. In addition, you grant Fraudfinder and its successors, in case of merger or acquisition, a worldwide, non-exclusive, royalty-free, perpetual, sub-licensable and transferable license under any of your intellectual property, moral or privacy rights to use, copy, distribute, transmit, modify, prepare derivative works of, publicly display, and publicly perform such Content on, through or in connection with the Platform in order for Fraudfinder to provide services through the Platform.

Copyright Infringement

Fraudfinder respects the intellectual property rights of others and expects its users to do the same. Fraudfinder will remove all infringing Content if properly notified that it infringes third party intellectual property rights, and may do so at its sole discretion, without prior notice to users at any time.

Under the Digital Millennium Copyright Act of 1998 (the "DMCA"), it is our policy to respond expeditiously to copyright owners who believe material appearing on the Platform infringes their rights. If you believe that something appearing on the Platform infringes your copyright, you may send us a notice requesting that it be removed, or access to it blocked. If you believe that such a notice has been wrongly filed against you, the DMCA lets you send us a counter-notice. It is Fraudfinder policy to determine whether it is appropriate to terminate the account of repeat infringers, taking all facts and circumstances into account. Notices and counter-notices must meet the DMCA's requirements. We suggest that you consult your legal advisor before filing a notice or counter-notice. Be aware that there can be substantial

penalties for false claims. Send notices and counter-notices to our copyright agent: support@Fraudfinderai.com.

Disclaimers & Disclaimers of Warranty

The Platform and/or Content are provided on an as is and as available basis without warranties of any kind from Fraudfinder. Fraudfinder expressly disclaims all warranties of any kind, express, implied or statutory, relating to the Platform and/or content, including without limitation the warranties of title, merchantability, fitness for a particular purpose, or non-infringement. Fraudfinder disclaims any warranties, express or implied, (I) regarding the security, accuracy, reliability, timeliness and performance of the Platform and/or content; or (II) that the Platform will be error-free or that any errors will be corrected; or (III) regarding the performance of or accuracy, quality, currency, completeness or usefulness of any information provided by the Platform.

Content on the Platform originates from a variety of sources, as well as feedback from other users of the Platform. Fraudfinder does not warrant that any information or data available through the platform is accurate, complete, reliable, current, or error-free. Fraudfinder is not responsible for any incorrect or inaccurate content posted on or transmitted through the platform, including by any users. Fraudfinder cannot and does not accept any liability for any reliance by you on such information, and you should take appropriate steps to independently confirm any such information. We reserve the right to correct any errors, inaccuracies or omissions in the Content information at any time without prior notice.

Fraudfinder is not responsible for the accuracy, usefulness, safety, appropriateness of or infringement by any Content available on the Platform. Although users must agree to these Terms, it is possible that other users (including unauthorized users) may post or transmit inaccurate, offensive or obscene materials that may impair your profile or which may cause you offense. As such, you should always be sure to check your profile for any third party Content and you should delete any Content that in your opinion impairs your profile or causes you offense. In addition, you hereby agree to waive, and do waive, any legal or equitable rights or remedies you have or may have against Fraudfinder with respect to

thereto. We disclaim all liability, regardless of the form of action, for the acts or omission of other users (including unauthorised users), whether such acts or omissions occur during the use of the platform or otherwise, and including without limitation any content posted by any third party users, including any content that may be posted on your profile.

It is also possible for others to obtain personal information about you due to your use of the Platform, including through any Content that you make available through your account.

Anyone receiving or viewing Content may use your information (such as your contact details, biographical information or photographs) for purposes other than what you intended. We are not responsible for the use of any personal information that you disclose on the Platform. By making any such information available through the Platform you acknowledge that you understand and have agreed to such risks.

No advice or information, whether oral or written, obtained by you from Fraudfinder, shall create any warranty not expressly stated in these Terms. If you choose to rely on such information, you do so solely at your own risk. Some states or jurisdictions do not allow the exclusion of certain warranties. Accordingly, some of the above exclusions may not apply to you.

Limitation of Liability

In no event shall Fraudfinder or any of its officers, directors, employees, or agents be liable to you for any damages whatsoever, including without limitation, indirect, incidental, special, punitive and/or consequential damages, arising out of or in connection with your use of the platform or content, including but not limited to the quality, accuracy, or utility of the information provided as part of or through the Platform, whether the damages are foreseeable and whether or not Fraudfinder has been advised of the possibility of such damages. The foregoing limitation of liability shall apply to the fullest extent permitted by law in the applicable jurisdiction and in no event shall Fraudfinder's cumulative liability to you exceed amounts paid by you to Fraudfinder for use of the Platform. If you have not made any payments to Fraudfinder for the use of the Platform, the Fraudfinder shall not have any liability towards you.

In addition to the foregoing, Fraudfinder assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, any Content. Fraudfinder is not responsible for any problems or technical malfunction of any telephone or cellular phone network or lines, computer online systems, servers or providers, computer equipment, software, failure of any email due to technical problems or traffic congestion on the Internet or on the Platform.

Under no circumstances shall Fraudfinder be responsible for any loss or damage, including personal injury or death, resulting from use of the platform, from any content posted on or through the Platform, or from the conduct of any users of the Platform, or from the conduct of any users of the platform, whether online or offline, or in connection with the provision or acceptance of any services.

Indemnification

You agree to indemnify, defend, and hold harmless Fraudfinder and its respective employees, directors, officers, subcontractors and agents of each, against any and all claims, damages, or costs or expenses (including reasonable attorneys' fees) that arise directly or indirectly from:

- (a) breach of these Terms by you or anyone using your computer or password;
- (b) any claim, loss or damage caused by you to the body, lodgings, furniture or other property (whether personal or real) of any other individual related to any accommodation services provided through the Platform;
- (c) your use of the Platform in violation of any law or regulation, including the use of the Platform in any jurisdiction where the provision or receipt of accommodation services hereunder may be prohibited;
- (d) your infringement of any right of any third party; and
- (e) any other matter for which you are responsible hereunder or under law. You agree that your use of the Platform, including, without limitation, provision of services in connection with the Platform shall be in compliance with all applicable laws, regulations and guidelines.

Third-Party Websites and Advertisers

The Site may contain links to third-party websites, advertisers, or services that are not owned or controlled by Fraudfinder. We have no control over, and assume no responsibility for, the

content, terms of use, privacy policies, or practices of any third-party websites or services. If you access a third-party website from our Site, you do so at your own risk, and you understand that these Terms and the Fraudfinder Privacy Notice does not apply to your use of such sites. You agree that Fraudfinder will not be responsible for any loss or damage of any sort relating to your dealings with such third party websites. We encourage you to be aware of any third party's applicable terms and policies, including their privacy and data-gathering practices.

Waiver of any Breach

No waiver of any breach or default hereunder shall be deemed to be a waiver of any preceding or subsequent breach or default.

Time Limit in Case of Breach

Any cause of action against Fraudfinder must be brought within one (1) year of the date such cause of action arose. In the event that any provision of these Terms is held to be unenforceable, such provision shall be replaced with an enforceable provision which most closely achieves the effect of the original provision, and the remaining terms of these Terms shall remain in full force and effect.

Agency

Nothing in this Agreement creates any agency, employment, joint venture, or partnership relationship between you and Fraudfinder or authorizes you to act on behalf of Fraudfinder.

Assignment

We may assign our rights and obligations hereunder. You shall not assign any of your rights or obligations hereunder, and any assignment in violation of the foregoing shall be void.

Marketing

We may use the information you provide us to assess your suitability for a product, service, or quote for an insurance or financial product, as well as to identify which products may be of interest to you, and provide you with information about those products.

We may also provide you with personalised offers for other services, where we believe this would be relevant or helpful. If you opt-in to receive direct marketing communications, you

may unsubscribe to such communications by emailing us a request to support@Fraudfinderai.com

Notice

If we are required to provide notice to you hereunder, we may provide such notice to the email account or account of any social networking site that you provided upon registration.

Entire Agreement

Except as may be expressly stated in these Terms, these Terms and any other Terms stated on our website and any written contract between you and Fraudfinder constitute the entire agreement between Fraudfinder and you pertaining to the subject matter hereof.

Governing Law

These Terms shall be governed by the law of England and Wales, and are subject to the non-exclusive jurisdiction of the courts of England and Wales. Any action to be brought in connection with these Terms or the Platform shall be brought exclusively in the courts in England or Wales and you irrevocably consent to their jurisdiction