

Terms and Conditions

Agreement between User and www.chronifi.com

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Any arbitration under these Terms and Conditions will take place on an individual basis; class arbitrations and class/representative/collective actions are not permitted. THE PARTIES AGREE THAT A PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN EACH'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PUTATIVE CLASS, COLLECTIVE AND/ OR REPRESENTATIVE PROCEEDING, SUCH AS IN THE FORM OF A PRIVATE ATTORNEY GENERAL ACTION AGAINST THE OTHER. Further, unless both you and ChroniFI agree otherwise, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding.

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You agree that no joint venture, partnership, employment, or agency relationship exists between you and ChroniFI as a result of this agreement or use of the Site. ChroniFI's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of ChroniFI's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by ChroniFI with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and ChroniFI with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and ChroniFI with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

ChroniFI reserves the right, in its sole discretion, to change the Terms under which www.chronifi.com is offered. The most current version of the Terms will supersede all previous

versions. ChroniFI encourages you to periodically review the Terms to stay informed of our updates.

Contact Us

ChroniFI welcomes your questions or comments regarding the Terms:

Email Address:

info@chronifi.com

Telephone number:

(970)-430-5210

Effective as of December 01, 2020