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Please read carefully the following provisions of the terms of use (“Terms of Use”). The legal agreements set out below, govern your use of the B2K Solutions, Ltd. Website (herein after called “website”) and any purchased Products/Events, which include downloadable materials. To agree to these terms, click “agree”. If you do not agree to these terms, do not click “agree,” and do not use/access the products or events. By clicking on agree, you acknowledge that you have read, understood, and agree to be bound by the following terms and conditions (including any additional guidelines and future modifications).

PAYMENTS, TAXES, AND REFUND POLICY

You agree that you will pay for all Products/Events you purchase through the website and that B2K Solutions may charge your payment method for any products/events purchased and for any additional amounts (including any taxes and late fees, as applicable) that may be accrued by or in connection with your Account. You are responsible for the timely payment of all fees and for providing B2K Solutions with a valid payment method for payment of all fees.

Your total price will include the price of the Product/Event plus any applicable sales tax; such sales tax is based on the bill-to address and the sales tax rate in effect at the time you download the product/event.

All sales of Products/Events are final.

Prices for Products/Events offered via the website may change at any time, and B2K Solutions does not provide price protection or refunds in the event of a price reduction or promotional offering.

If a Product/Event becomes unavailable following a transaction but prior to download, your sole remedy is a refund. If technical problems prevent or unreasonably delay delivery of your Product/Event, your exclusive and sole remedy is either replacement or refund of the price paid, as determined by B2K Solutions.

USAGE RULES

B2K Solutions grants you a personal, limited, non-exclusive, non-sublicensable, non-assignable, revocable license to download, install and use one (1) copy of the product/event only on your personal computer or mobile device. You shall not (i) copy, modify, adapt, translate into any language, distribute, or create derivative works based on the Product/Event or any of the Products/Events; (ii) sublicense, sublease, lease, lend, assign, sell, license, distribute, rent, export, re-export or grant other rights in the Product/Event and any attempt by you to take such action shall be void; (iii) decompile, disassemble, reverse engineer, or attempt to reconstruct, identify, or discover any source code, underlying ideas, underlying user interface techniques, or algorithms of the Product/Event by any means whatsoever; (iv) remove, obscure or alter any copyright and/or other proprietary notices contained on or in or otherwise connected to the

Product/Event; (v) use the Product/Event to create or proliferate a virus or to circumvent any copy protection or other digital rights management mechanism.

INTELLECTUAL PROPERTY

You agree that B2K Solutions Products/Events, available through the website, contain proprietary information and material that is owned by B2K Solutions and/or its licensors, and is protected by applicable intellectual property and other laws, including but not limited to copyright. You agree that you will not use such proprietary information or materials in any way whatsoever except for use of the B2K Solutions' Product/Event in compliance with this.

The use of any part of B2K Solutions Products/Events, except for use as permitted in this agreement, is strictly prohibited and infringes on the intellectual property rights of others and may subject you to civil and criminal penalties, including possible monetary damages, for copyright infringement.

B2K Solutions Products/Events are protected by copyright laws and international copyright treaties, as well as other intellectual property laws and treaties. All ownership rights in the Product/Event, including any related documentation and any new releases, modifications, and enhancements thereto belong solely to B2K Solutions and its licensors, if any, including all intellectual property rights therein. The Product/Event is licensed, not sold. Title does not pass to you. There is no implied license, right or interest granted in any copyright, patent, trade secret, trademark, invention or other intellectual property right. B2K Solutions hereby expressly reserves all rights in the Product/Event, which are not expressly granted to you hereunder.

Notwithstanding any other provision of this Agreement, B2K Solutions and its licensors reserve the right to change, suspend, remove, or disable access to B2K Solutions Products/Events comprising any part of the website at any time without notice. In no event will B2K Solutions be liable for making these changes. B2K Solutions may also impose limits on the use of or access to certain features or portions of the website or Products/Events, in any case and without notice or liability.

TERMINATION

If you fail, or B2K Solutions suspects that you have failed, to comply with any of the provisions of this Agreement, B2K Solutions, at its sole discretion, without notice to you may: (i) terminate this Agreement and/or your Account, and you will remain liable for all amounts due under your Account up to and including the date of termination; and/or (ii) terminate the license to the Product/Event; and/or (iii) preclude access to the website (or any part thereof).

DISCLAIMER OF WARRANTIES; LIABILITY LIMITATION

No Warranty. You expressly agree that your use of, or inability to use the website to access Products/Events is at your sole risk. The website and all B2K Solutions Products/Events delivered to you through the website are (except as expressly stated) provided "as is" and "as available" with no warranties. B2K Solutions hereby disclaim all warranties, terms, or

conditions, express or implied, either in fact or by operation of law, statutory or otherwise, including, without limitation, warranties, terms or conditions of merchantability, fitness for a particular purpose, satisfactory quality, correspondence with description, title, non-infringement, and accuracy of information generated. Accordingly, you acknowledge and agree that B2K Solutions will have no liability in connection with or arising from your use of the Product/Event. Your only right or remedy with respect to any problems or dissatisfaction with the product and/or any of the services is to immediately cease use of the Product/Event. You further acknowledge that B2K Solutions has no obligation whatsoever to furnish any maintenance or support services with respect to the Product/Event. The B2K Solutions parties do not warrant that the content displayed or transmitted on or through any of the services will be uninterrupted, or free of errors, viruses, or other harmful components, and do not warrant that or make any representations regarding the use of, or the results from the use of, the Product/Event.

In no case shall B2K Solutions, its directors, officers, employees, affiliates, agents, contractors, or licensors be liable for any direct, indirect, incidental, punitive, special, or consequential damages arising from your use of the website or any B2K Solutions' Products/Events for any other claim related in any way to your use of the website or B2K Solutions Products/Events including, but not limited to, any errors or omissions in any content, or any loss or damage of any kind incurred as a result of the use of any Product/Event transmitted, or otherwise made available via the web site, even if advised of the possibility. Because some states or jurisdictions do not allow the exclusion or the limitation or liability for consequential or incidental or incidental damages, in such states or jurisdictions, B2K Solutions' liability shall be limited to the extent permitted by law.

Some products can be downloaded only once; after being downloaded, they cannot be replaced if lost for any reason. You shall be responsible for backing up your own system, including any B2K Solutions Products/Events purchased.

Harm to Your Device. You understand and agree that you transmit, display download, or receive content through the website at your own discretion and risk and that you will be solely responsible for any damage to your propriety (including your device and computer system) or loss of data that results from such content.

In no event shall B2K Solutions be liable, whether based in contract, tort (including negligence), or any other legal theory, for any losses, liabilities, claims or damages of any kind, whether direct, indirect, incidental, consequential, special or punitive, or profits, loss of business, or any other damages, arising out of or in connection with the website or B2K Solutions Products/Events, this terms of use or the performance suspension, termination or breach hereof, even if B2K Solutions or any other B2K Solutions party has been advised of the possibility thereof. B2K Solutions shall have no liability in the connection with or arising from the terms or use of the Product/Event. The foregoing limitations will apply even if the above stated remedy fails of its essential purpose. As some jurisdictions do not allow some of the exclusions or limitations set forth above, some of these exclusions or limitations may not apply to you. In such event the liability of B2K Solutions will be limited to the maximum extent possible under applicable law. These limitations of liability also apply with respect to damages incurred by

reason of any Product/Event sold or provided by third parties other than B2K Solutions and received through or advertised on any of the services.

WAIVER AND INDEMNITY

By using the website, you agree to the extent permitted by law, to indemnify and hold B2K Solutions, its directors, officers, employees, affiliates, agents, contractors, and licensors harmless with respect to any claims arising out of your breach of this agreement, your use of the website, or any action taken by B2K Solutions as part of its investigation of a suspected violation of this agreement or as a result of its finding or decision that a violation of this agreement has occurred. This means that you cannot sue or recover any damages from B2K Solutions, its directors, officers, employees, affiliates, agents, contractors, and licensors as a result of its decision to remove or refuse to process any information or content to warn you, to suspend or terminate your access to the website or B2K Solutions Products/Events, or to take other action during the investigation of a suspected violation or as a result of B2K Solutions' conclusion that a violation of this agreement has occurred. This waiver and indemnity provision applies to all violations described in or contemplated by this agreement.

Claims. You and B2K Solutions agree that any cause of action arising out of or related to any of the Products/Events must commence within one (1) year after the cause of action accrues. Otherwise, such cause of action is permanently barred. If you downloaded Products/Events from B2K Solutions, you further acknowledge that B2K Solutions has no responsibility for addressing any claims relating to the Products/Events or your possession and/or use of the Products/Events, including, but not limited to: (i) product liability claims; (ii) any claim that the Product/Event fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection or similar legislation.

CHANGES

B2K Solutions reserves the right at any time to modify this Agreement and to impose new or additional terms or conditions on your use of the website. Such modifications and additional terms and conditions will be effective immediately and incorporated into this Agreement. Your continued use of the website will be deemed acceptance thereof.

BASIS OF THE BARGAIN

You acknowledge and agree that B2K Solutions has offered its Products/Events and set its prices in reliance upon the warranty disclaimers and the limitations of liability set forth herein, that the warranty disclaimers and the limitations of liability set forth herein reflect a reasonable and fair allocation of risk between you and B2K Solutions, and that the warranty disclaimers and limitations of liability set forth herein form an essential basis of the bargain between you and B2K Solutions. B2K Solutions would not be able to provide the Product/Event to you on an economically reasonable basis without these limitations.