

## Terms & Conditions

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- This Application is operated by ASK Ventures W.L.L. Unless otherwise specified, the entity controlling the Application you are accessing is referred to herein as “ASK Ventures”, “we,” “us” or “our”.
  - This Application acts as a platform to allow landlords, property managers, tenants, service providers, vendors and/or property owners (each, a “Member”) to offer for rent, in a variety of pricing formats, a specific rental property to potential renters (each, a “Tenant” and, collectively with a Member, the “Users”).
  - All the Application’s Software is the copyrighted work of ASK Ventures, or an identified third party. Your use of such Software is governed by these Terms and the terms of any additional license agreement that accompanies or is included with such Software. If the Software is not accompanied by an additional license agreement, we hereby grant you a limited, personal, nontransferable license to use the Software for viewing and using this Application in accordance with these Terms and for no other purpose.
  - This Application, including all content, software, functions, materials, and information made available on or accessed through the Application, is provided "as is" to the fullest extent permissible by law. We make no representations or warranties of any kind whatsoever of the content on the Application or the materials, information and functions made accessible by the software used on or accessed through the Application, for any products or services or hypertext links to third parties or for any breach of security associated with the transmission of sensitive information through the Application or any linked site, even if we become aware of any such breaches. Further, we expressly disclaim any express or implied warranties, including, without limitation, non-infringement, merchantability, fitness for a particular purpose or accuracy. We do not warrant that the functions contained in the Application or any materials or content contained therein will be uninterrupted or error free, that defects will be corrected, or that the site or the server that makes it available is free of viruses or other harmful components.
  - By using or accessing this Application or any other application operated by us on which these Terms and Conditions are posted via a link or otherwise (each referred to herein as a “Application”), you acknowledge that you agree to and are subject to the following terms and conditions ( the "Terms"). If you do not fully agree to these Terms, you are not authorized to access or otherwise use the application. Under these Terms, "use" or "access" of the Application specifically includes any direct or indirect access or use of the Application and any direct or indirect access or use of any information or content on the Application.
  - We also offer or may offer tools for online Leasing or other services to allow Users to communicate send maintenance requests, notices, and payments to each other and enter into rental agreements or other transactions “Services”. Such
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tools are used at the Users' discretion and risk, and ASK Ventures and this Application are not responsible for any misuse or wrongful dealings between Users with each other, and ASK Ventures and this Application therefore are not responsible to refund any amount paid through such made available tools. This Application is only a conduit and is not to be held responsible for the actions of its Users.

- We are not a party to any rental or other agreement or contract between Users. Liability and enforcement of such agreements are left to the Users individually and solely.
  - Users agree that all e-signatures provided to each other or us are binding and as if they used their own pen signatures. All contracts and commitments are binding.
  - We are not a party to any payment transaction between Members and Tenants, even if we allow or facilitate payment tools or we receive a commission in connection with any payment transaction. Any violation of this term or any other unacceptable payment methods that may be posted on the Application may result in the immediate removal of the non-conforming listing from the Application without notice to the breaching Member.
  - Members who accept debit cards, credit cards, online banking or other digital and/or non-digital payment information agree to properly handle and safeguard all such information in accordance with applicable legal and regulatory requirements and best practices without any kind of responsibility on our side.
  - Please be aware that, even though we are not a party to any rental transaction or service provision and assume no liability for legal or regulatory compliance pertaining to rental properties listed on the Application, there may be circumstances where we are nevertheless legally obligated (as we may determine in our sole discretion) to provide information relating to your listing in order to comply with governmental bodies in relation to investigations, litigation or administrative proceedings, and we may choose to comply with or disregard such obligation in our sole discretion.
  - From time to time, we may become aware of Users attempting to conduct a transaction that may involve an unauthorized payment method or a fraudulent payment method. Ideally, we hope to be able to assist Users in avoiding such transactions, but we assume no liability or responsibility to do so or to inform Users of any such actual or suspected activity.
  - We urge all Users to be responsible with their use of this Application and any transaction entered into as a result of either listing a property or renting a property to be conducted in a respectful, non-discriminatory manner and all Users to act in a manner that encourages honest dealings with one another and dealings of good faith. We do not own or manage, nor can we contract for, any rental property listed on the Application or properties tracked, stored or otherwise managed on the Application.
  - All content and copy edits submitted by Members are subject to review and approval by us in our sole discretion. We reserve the right to refuse to publish any content that we determine in our sole discretion does not meet these Terms or
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is otherwise unacceptable to us. However, we assume no duty to review content and we shall not have any liability for any loss or damage resulting from the design or positioning of the copy, properties, content and/or photographs or any change made to any content, photograph or copy submitted by any Member. All content must meet these Terms and our Content Guidelines. We reserve the right to edit content submitted to the Application in a non-substantive manner solely to cause the content to comply with our content guidelines or formatting requirements. Members are responsible for reviewing and ensuring that any content displayed on the Application appears as the Member intended.

- Photographs should primarily depict the rental property and related- maintenance provisions, and may not include children or adults if you do not have their legal consent or any information that would violate the privacy rights, intellectual property rights or any other rights of a third party.
  - We reserve the right not to display or to remove any photographs that we determine, in our sole discretion, do not meet these Terms or are otherwise unacceptable to us.
  - By submitting a photograph to us, the Member represents and warrants that (a) (i) it holds all intellectual property rights with respect to each submitted photograph, or (ii) it has secured from the copyright holder all rights necessary for the photograph to be used in an online advertisement, (b) that any people in the photograph have given permission for their likeness to be displayed in an online advertisement on the Application, (c) that the photograph accurately and fairly represents the subject of the photograph and has not been altered in any manner that would mislead a viewer of that photograph, and (d) that it will indemnify and hold harmless the Application and any Member of the ASK Ventures from any cause of action arising from any misrepresentation with respect to any and all photographs so submitted. It is the Member's responsibility to obtain reproduction permission for all photographic and other material used in its listings. The Member warrants that it is the owner of the copyright in such material or is authorized by the owner thereof to grant to us the rights therein contained and agrees to provide any proof of such rights to us that we may request. Further, each Member agrees that we may reproduce in whole or in part any photographic material supplied by such Member in the promotion of either such Member's property or the promotion of the Application.
  - You acknowledge and agree that any transmission to and from this Application is not confidential and your communications or User-contributed content may be read or intercepted by others. You further acknowledge and agree that by submitting communications or User-contributed content to us and by posting information on the Application, including property listings, no confidential, fiduciary, and contractually implied or other relationship is created between you and us other than pursuant to these terms.
  - You acknowledge and agree that you will not hold or seek to hold us or any third party provider responsible for the content provided by any User, including, without limitation, any translation thereof, and you further acknowledge and agree that we are not a party to any rental transaction or other transaction between Users of the Application.
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- We have no control over and do not guarantee (other than pursuant to any guarantee the may be offered on the Application) the safety of any transaction, rental property or the truth or accuracy of any listing or other content provided on the Application.
  - You further acknowledge that by displaying information or property listings in particular destinations, we do not represent or warrant that travel to such destinations is without risk and are not liable for damages with respect to travel to any destination.
  - If you arrived on the Application after having been re-directed or otherwise clicking on another Application or Application, you agree that these Terms shall govern your use of this Application.
  - Use of the Application does not give you ownership of any intellectual property rights in the Application or any content posted on the Application. You own what you post on the Application (unless you copied it from someone else) but you grant us a license to copy, host, display, create derivative works from, publish, publicly perform, display, and distribute, and otherwise make use of in connection with maintaining, servicing and/or promoting the Application, all information and content you post so long as you have an active account. If you are a landlord and authorize us (by checking the appropriate box or boxes on our Application) to syndicate your rental listing on third-party Applications, you further agree that we may grant sublicenses to applicable third parties as necessary to facilitate such syndication.
  - Maps provided on the Application that are provided by Google are subject to the Google Maps terms and conditions.
  - Any use of the Application that is not for one of the purposes of advertising a rental property, related-maintenance services, searching for a property, purchasing or researching (for the purpose of inquiring about purchasing) any of the products or services offered on the Application or otherwise in accordance with the Terms or as otherwise authorized by us in writing, is expressly prohibited.
  - This is true even if the Application allows you to screen and create a lease connection and use other ancillary products or services, as the Application may facilitate leasing a rental or other tools, services or products, but we are not a party to any rental or other agreement between Users. All notices and related documents are not legally reviewed or tailored to any specific geographical boundary and all Users should consult an attorney before utilizing any agreements or providing notices.
  - The Application will endeavor to check the legality and validity of all the properties advertised, however, any part of an actual or potential transaction between a tenant and a Member, including the quality, condition, safety or legality of the properties advertised, the truth or accuracy of the listings (including the content thereof or any review relating to any property), the ability of Members to rent a property or the ability of Tenants to contract for properties or other provided services are solely the responsibility of each User.
  - Users agree that they are responsible for, and agree to abide by, all laws, rules and regulations applicable to their use of
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the Application, their use of any tool, maintenance service or product offered on the Application and any transaction they enter into on the Application or in connection with their use of the Application.

- Members further agree that they are responsible for and agree to abide by all laws, rules and regulations applicable to the listing of their rental property and the conduct of their rental business, including but not limited to any and all laws, rules, regulations or other requirements relating to taxes, credit and/or debit cards, data and privacy, permits or license requirements, safety compliance and compliance with all anti-discrimination and fair housing laws, as applicable.
  - While we do take certain measures with the aim to assist Users to avoid potentially fraudulent or other illegal activity of which we become aware, we assume no liability or obligation to take any such measures or actions. When we provide warnings or messages to Users about any such activity, we do not warrant that such messages are accurate or that such messages will reach any or all Users they should have reached in a timely manner or at all or that such messages or measures will prevent any harm or otherwise have any impact.
  - All Users also consent to allow the Application, ASK Ventures, and its approved staff to review any and all data in connection to fraudulent activity. In the event Fraud is suspected, the User's account may be frozen and may be deactivated. Local and federal authorities may be contacted and prosecution may result.
  - When you provide your e-mail address, name or other information to us in connection with your use or access to the Application, any service or tool provided on the Application or otherwise, you agree to allow the Application to add your e-mail address, name or other information provided to our database of Users. You may receive one or more promotional e-mails from either the Application or a related sites of one of ASK Ventures affiliates.
  - Each User acknowledges and agrees that, regardless of such User's physical location, we may store and process any data transmitted to the Application from such User at locations both within and outside the Kingdom of Bahrain.
  - In the event that you use any of our services or tools that we may from time to time offer that integrate in any way with a third party's Site or Application to which you have provided data or information, you acknowledge and agree that such third party Site or Application shall be responsible for how the data or information you have provided to the same is handled.
  - This Application may contain links and pointers to other Internet sites, resources, service providers and sponsors of the Application. Links to and from the Site to other third-party sites, maintained by third parties, do not constitute an endorsement by us of any third parties, the third-party sites or the contents thereof. We may also provide tools to allow interaction between the Application and a third party site, such as a Social Media Site. We are not responsible in any way for such third-party sites or resources and your use of such sites and resources will not be governed by these Terms.
  - In no event will ASK Venture, this Application, subsidiaries, affiliates, officers, directors, consultants, agents and/or
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employees (collectively, the “ASK Venture group”), or any third party provider of a service or tool offered on any site of a member of the ASK Venture group (each a “third party provider”), be liable for any lost profits or any indirect, consequential, special, incidental, or punitive damages arising out of, based on, or resulting from (a) our Application, (b) these terms, (c) any breach of these terms by you or a third party, (d) use of the Application, tools or Services we provide, or any third party provides any Services, related to the business we operate on the Application, by you or any third party (e) any User contributed content, (f) interaction between our Application and any third party site, including without limitation a social media site, facilitated by a tool or service on our Application and/or (g) any actual or attempted communication or transaction, including without limitation, any payment transaction (even if we or any third party provider receive a commission or fee in connection therewith) between Users, in each case, even if we have been advised of the possibility of such damages. these limitations and exclusions apply without regard to whether the damages arise from (1) breach of contract, (2) breach of warranty, (3) strict liability, (4) tort, (5) negligence, or (6) any other cause of action, to the maximum extent such exclusion and limitations are not prohibited by applicable law.

- You are responsible for all reversals, claims, fees, fines, penalties, and other liability incurred by us, our Partners, other Affiliates, Users, or third parties arising from your breach of these Terms. If we determine, in our sole discretion, that you may have breached these Terms, that you or your Account activity present risk or security concerns, or if we are unable to verify your identity, we may take actions to protect the Application and our Users, our Partners, or other third parties from Reversals, claims, fines, penalties, and any other liability.
  - You agree to defend, indemnify and hold harmless ASK Venture, our Partners, and their respective officers, directors, agents, employees, and suppliers from any third party claims, actions, proceedings, and suits and related liabilities, damages, settlements, penalties, fines, costs or expenses (including reasonable attorneys' fees and other litigation expenses) arising from: (a) your violation of these Terms or any other applicable terms or policies of ASK Venture or our Partners; (b) your use of the Payments Tools; or (c) your negligence or willful misconduct; and/or (d) your actual or alleged violation of any third party rights, or any applicable laws, regulations or rules.
  - Our Services may only be used by Members who can form legally binding contracts under applicable law. If you are registering as a business entity, you represent that you have the authority to bind said business entity to these Terms. Each Member represents and covenants that all information submitted to us and to the Application during such Member's registration with the Application shall be true and correct. Each Member further agrees to promptly provide notice to the Application by contacting us regarding any updates to any such contact information previously submitted by such Member to the Application.
  - Each Member agrees to promptly provide such proof of personal identification, proof of ownership of the property listed on the Application, and proof of authority to list the property as we may request.
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- Each Member further represents and covenants that: (i) it owns and/or has all necessary rights and authority to offer for rent and to rent the property listed by such Member; (ii) it will not wrongfully withhold a rental deposit in breach of the underlying rental agreement; (iii) that it will accurately describe the subject rental property, will not fail to disclose a material defect in, or material information about, a rental property and will upon request, or otherwise from time to time, review the property listing content and location or geographic description to ensure it is accurate and not misleading; (iv) that it will not wrongfully deny access to the listed property. Upon our request, each Member agrees to promptly provide to us such proof of personal identification, proof that the condition, location, or amenities associated with the property are accurately described in the listing, proof of ownership of the property listed on the Application, and/or proof of authority to list the property as we may request.
  - In protecting User information, Users also commit to the following:
    1. You will not provide any false personal information, or create an account for anyone other than yourself without permission.
    2. If we disable your account, you will not create another one without our permission.
    3. You will not post properties for rent of which you do not have authority to be listing.
    4. You will not rent, collect rent, collect fees, deposits or misrepresent yourself to potential applicants for the sake of fraud, theft or any other inappropriate activity.
    5. You will not use The Application for any illegal activity of any sort.
    6. You will keep your contact information accurate and up-to-date.
    7. You will not share your password and let anyone else access your account, or do anything else that might jeopardize the security of your account.
    8. You will not transfer your account (including any Page or application you administer) to anyone without first getting our written permission.
  - All Users also consent to allow the Application, ASK Ventures, and its approved staff to review any and all data in connection to fraudulent activity. In the event Fraud is suspected, the Users account will be frozen and risk being deactivated. Local authorities may be contacted and prosecution may result. While we do take certain measures with a goal to assist Users to avoid potentially fraudulent or other illegal activity of which we become aware, we assume no liability or obligation to take any such measures or actions. When we provide warnings or messages to Users about any such activity, we do not warrant that such messages are accurate or that such messages will reach any or all Users they should have reached in a timely manner or at all or that such messages or measures will prevent any harm or otherwise have any impact.
  - We respect the intellectual property rights of others, and we do not permit, condone, or tolerate the posting of any
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content on the Application that infringes any person's copyright. We will terminate, in appropriate circumstances, a Member or Tenant who is the source of repeat infringements of copyright. Should you become aware of or suspect any copyright infringement on this Application, please inform us.

- To the maximum extent permitted by law, we will not be liable responsible for lost information, profits, revenues, refund or data, financial losses, or indirect, special, consequential, exemplary, or punitive damages.
  - We reserve the right to refuse hypertext links to, or addresses of, other web sites from Members' pages, and to remove links or web addresses without notice at our sole discretion. Further, we reserve the right to charge for hypertext links at any time.
  - The license to use the Application granted to Users in these Terms does not include any right of collection, aggregation, copying, scraping, duplication, display or derivative use of the Application nor any right of use of data mining, robots, spiders or similar data gathering and extraction tools without our prior written permission; provided, however, that a limited exception from the foregoing exclusion is provided to general purpose internet search engines that use tools to gather information for the sole purpose of displaying hyperlinks to the Application, provided they each do so from a stable IP address or range of IP addresses using an easily identifiable agent and comply with our robots.txt file. "General purpose internet search engines" do not include Applications or search engine or another service that provides classified listings or property rental advertisements, or any subset of the same or which is in the business of providing property rental services or other services that compete with us.
  - You agree not to do any of the following, unless otherwise previously specifically agreed to by us:
    - Any commercial use of the Application or any content on the Application;
    - Any use of the Application or the tools and services on the Application for the purpose of Leasing or soliciting a rental for a property other than a property listed under a valid subscription;
    - Copy, reproduce, upload, post, display, republish, distribute, or transmit any part of the content in any form whatsoever;
    - Reproduce any portion of the Application on your Application or Site or otherwise, using any device including, but not limited to, use of a frame or border environment around the Application, or other framing technique to enclose any portion or aspect of the Application, or mirror or replicate any portion of the Application;
    - Deep-link to any portion of the Application without our express written permission;
    - Modify, translate into any language or computer language, or create derivative works from, any content or any part of the Application;
    - Reverse engineer any part of the Application;
    - Sell, offer for sale, transfer, or license any portion of the Application in any form to any third parties;
    - Use any robot, spider, scraper, another automatic device, or manual process to monitor, copy, or keep a database copy
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of the content or any portion of the Application;

- Use the Application and its inquiry functionality other than to advertise and/or research rentals, to make legitimate inquiries to our Members or any other use expressly authorized on the Application;
  - Use the Application or post or transmit information that is in any way false, fraudulent, or misleading, including making any reservation or inquiry under false pretenses, or taking any action that may be considered phishing or that would give rise to criminal or civil liability;
  - Post or transmit any unlawful, threatening, abusive, libelous, defamatory, obscene, vulgar, indecent, inflammatory, sexually explicit, pornographic or profane material;
  - Violate, plagiarize or infringe the rights of ASK Ventures or third parties including, without limitation, copyright, trademark, patent, trade secrets, rights of publicity or privacy or any other intellectual or proprietary rights; or
  - Use or access the Application in any way that, in our sole discretion, adversely affects or could adversely affect the performance or function of the Application or any other system used by us or the Application.
    - If you are aware of or experience any content, activity or communication through or in connection with the Application that appears to be in violation of the above restrictions, or in violation of any other provision of these Terms, we ask that you please inform us of any such violation by contacting us.
    - The Application and all content and information on the Application are protected by copyright as a collective work and/or compilation, pursuant to applicable Bahraini and international copyright laws and conventions and database rights. You agree to abide by any and all copyright notices, information, or restrictions contained in or relating to any content on the Application. Copying, storing or otherwise accessing the Application or any content on the Application for other than for your personal, noncommercial use (other than in accordance with a valid subscription) is expressly prohibited without prior written permission from us.
    - As part of the rental inquiry process, for your own personal, noncommercial use and not for further distribution, you may download, display, and/or print one copy of any portion of the Application. You may not modify the same, and you must reproduce our copyright notice in the form displayed on the relevant portion(s) of the Application that you desire to download, display or print.
    - User verification on the Internet is difficult and we cannot, and do not assume any responsibility for, the confirmation of each User's purported identity. We encourage you to communicate directly with a Tenant or Member through the tools available on the Application, though even this does not assure you of the identity of the person with which you are communicating. We further encourage you to take other reasonable measures to assure yourself of the other person's identity and, for Tenants, of the property and relevant details of your Leasing or proposed Leasing.
    - You agree to (i) keep your password and online ID for both your account with us and your email account secure and
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strictly confidential, providing it only to authorized Users of your accounts, (ii) instruct each person to whom you give your online ID and password that he or she is not to disclose it to any unauthorized person, (iii) notify us immediately and select a new online ID and password if you believe your password for either your account with us or your email account may have become known to an unauthorized person, and (iv) notify us immediately if you are contacted by anyone requesting your online ID and password. Further, if we suspect any unauthorized access to your account, upon our request, you agree to promptly change your ID and password and take any other related activities as we may reasonably request.

- We discourage you from giving anyone access to your online ID and password for your account with us and your email account. However, if you do give someone your online ID and online password, or if you fail to adequately safeguard such information, you are responsible for any and all transactions that the person performs while using your account with us or your email account, even those transactions that are fraudulent or that you did not intend or want performed.
  - Landlords and service providers that have utilized our “verification” use and trust this at their own risk and tenants or potential Users do so at their own risk.
  - We cannot confirm any Users is who they say they are, has access to the what they are renting or is a responsible party in which to make transaction with. All Users engage, transact and communicate at costs, liability and risk of their own and not to be shared by us.
  - Each User acknowledges and agrees that: (1) neither the ASK Venture Group, this Application nor any of its affiliates will have any liability to any User for any unauthorized transaction made using any User’s ID or password; and (2) the unauthorized use of your online ID and password for your application’s account or your email account could cause you to incur liability towards us and other Users. Further, we may, without notice to you, suspend or cancel your listing at any time even without receiving notice from you if we suspect, in our sole discretion, that your account with us or your email account is being used in an unauthorized or fraudulent manner.
  - If the Application offers a tool or service which allows us to access or use any profile or other information about you that you have provided to Facebook or another third party website (each a “Social Media Site”) and you decide to use such a tool or service, you acknowledge and agree that:
  - The information or content that are a part of your Social Media Site profile, which you have designated as “public” (or a similar designation) (with such information or content and referred to herein as “Social Media Content”) may be accessed and used by us in connection with the Application;
  - The Social Media Content will be considered “User generated content” under these Terms and both you and we shall have the same rights and responsibilities as you and we have with respect to User generated content under these
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Terms;

- In the event that the Social Media Content was for any reason misclassified with a public or similar designation or is otherwise inaccurate or to which you do not agree with for any reason, you agree to work with the Social Media Site to make any changes or resolve any disputes and acknowledge that we will not be able to provide you with recourse; and
  - The operation of your profile and account with and on the Social Media Site shall continue to be governed by the terms and conditions and privacy policy of such Social Media Site.
  - in the event that you have a dispute with one or more other Users of the Application (including, without limitation, any dispute between Users regarding any transaction or User contributed content) or any third party provider or any third party website that may be linked to or from or otherwise interact with the Application, including without limitation any social media site, you hereby agree to release, remise and forever discharge each Member of ASK Ventures Group, each of their respective agents, directors, officers, employees, and all other related persons or entities from any and all manner of rights, claims, complaints, demands, causes of action, proceedings, liabilities, obligations, legal fees, costs, and disbursements of any nature whatsoever, whether known or unknown, which now or hereafter arise from, relate to, or are connected with such dispute and/or your use of the Application.
  - you hereby agree to indemnify, defend and hold each Member of the ASK Ventures Group (collectively, the "indemnified parties") harmless from and against any and all liability and costs incurred by the indemnified parties in connection with any claim arising out of your use of the Application or otherwise relating to the business we conduct on the Application (including, without limitation, any potential or actual communication, transaction or dispute between you and any other User or third party), any content posted by you or on your behalf or posted by other Users of your account to the Application, any use of any tool or service provided by a third party provider, any use of a tool or service offered by us that interacts with a third party website, including without limitation any social media site or any breach by you of these terms or the representations, warranties and covenants made by you herein, including without limitation, attorneys' fees and costs. You shall cooperate as fully as reasonably required in the defense of any claim.
  - We cannot guarantee that your listing will appear in any specific order in search results on the Application. Search order will fluctuate based on a variety of factors such as search parameters, listing quality, how frequently a calendar is updated, and other factors that we may deem important to the User experience from time to time. Listing appearance or order in any particular search result may also vary depending on the search criteria used by the particular Tenant. We reserve the right to apply various search algorithms or to use methods to optimize results for particular Tenants' experiences and the overall marketplace.
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- If, in our sole discretion, any Member submits unsuitable material to our Application or into our database misuses the Application or our online system or is in material breach of these Terms, we reserve the right to terminate such Member's subscription(s) immediately. In addition, if we become aware of or receive a complaint or a series of complaints from any User or other third party regarding a Member's rental practices that, in our sole discretion, warrants the immediate removal of such Member's listing from the Application.
  - You understand and agree that we will not be held responsible for any losses, or damages resulting from suspension of service due to extraordinary events or circumstances beyond our control. In such an event, we may suspend the Application and its services and disable your access to your Account,
  - You may not transfer or assign any rights or obligations you have under these Terms. We reserve the right to transfer or assign or change or update any rights or obligations under these Terms at any time.
  - You agree that the laws of the Kingdom of Bahrain govern these Terms and any claim or dispute that has arisen or may arise between you and us and/or our Partners, officers and employees.
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