

Terms and Conditions

Welcome to **The Equity Institute, LLC**.

Thanks for using our products and services (“Services”). The Services are provided by **The Equity Institute, LLC**. (“**The Equity Institute**”), located at **www.TEIGLOBAL.org, Detroit, Michigan, United States**.

By using our Services, you are agreeing to these terms. Please read these Terms and Conditions (“Terms”, “Terms and Conditions”) carefully before using the **http://www.TEIGLOBAL.org** website and the mobile application (the “Service”) operated by **The Equity Institute** (“us”, “we”, or “our”).

Our Services are very diverse, so sometimes additional terms or product requirements (including age requirements) may apply. Additional terms will be available with the relevant Services, and those additional terms become part of your agreement with us if you use those Services.

1. TERMINOLOGY

The following terminology applies to these Terms and Conditions, Privacy Statement and Disclaimer notice, and any or all Agreements: “Client”, “You” and “Your” refer to you, the business entity you own or represent and/or the person accessing this website and accepting the Company's terms and conditions. “The Company”, “Ourselves”, “We” and “Us” refer to our Company. “Party”, “Parties” or “Us” refers to both the Customer and ourselves, or either the Customer or ourselves. All terms refer to the offer, acceptance and consideration of payment necessary to undertake the process of our assistance to the Client in the most appropriate manner, whether through formal meetings of a fixed duration, or by any other means, with the express purpose of meeting the Client's needs in terms of providing the Company's declared services / products, in accordance with and subject to applicable US laws. Any use of the above terminology or other words in the singular, plural, capital letters and/or plural, and/or these terms, is considered interchangeable and therefore a reference to them.

2. USING OUR SERVICES

You must follow any policies made available to you within the Services. Don't misuse our Services. For example, don't interfere with our Services or try to access them using a method other than the interface and the instructions that we provide. You may use our Services only as permitted by law, including applicable export and re-export control laws and regulations. **We may suspend or stop providing our Services to you if you do not comply with our terms or policies or if we are investigating suspected misconduct.**

Using our Services does not give you ownership of any intellectual property rights in our Services or the content you access. You may not use content from our Services unless you obtain written permission from its owner or are otherwise permitted by law. These terms do not grant you the right to use any branding or logos used in our Services. Don't remove, obscure, or alter any legal notices displayed in or along with our Services.

In connection with your use of the Services, we may send you service announcements, administrative messages, and other information. You may opt out of some of those communications.

Some of our Services are available on mobile devices. Do not use such Services in a way that distracts you and prevents you from obeying traffic or safety laws.

3. PRIVACY STATEMENT

We are committed to protecting your privacy. **The Equity Institute's** privacy policies explain how we treat your personal data and protect your privacy when you use our Services. By using our Services, you agree that **The Equity Institute** can use such data in accordance with our privacy policies.

Only authorized employees within the company who, in the course of their duties, can access and use information collected from individual customers.

We are constantly reviewing our systems and data to ensure the best possible service to our customers. Government authorities have created specific offenses for unauthorized actions against computer systems and data. We will investigate such actions with a view to bringing legal action and/or civil action for damages against those responsible.

4. ACCEPTANCE OF TERMS

The services that **The Equity Institute** provides to User is subject to the following Terms of Use ("TOU"). **The Equity Institute** reserves the right to update the TOU at any time without notice to User. The most current version of the TOU can be reviewed by clicking on the "Terms of Use" hypertext link located at the bottom of our Web pages.

- This Agreement, which incorporates by reference other provisions applicable to use of **www.TEIGLOBAL.ORG**, including, but not limited to, supplemental terms and conditions set forth hereof ("Supplemental Terms") governing the use of certain specific material contained in **www.TEIGLOBAL.ORG**, sets forth the terms and conditions that apply to use of **www.TEIGLOBAL.ORG** by User. By using **The Equity Institute** (other than to read this Agreement for the first time), User agrees to comply with all of the terms and conditions hereof. The right to use **www.TEIGLOBAL.ORG** is personal to User and is not transferable to any other person or entity. User is responsible for all use of User's Account (under any screen name or password) and for ensuring that all use of User's Account complies fully with the provisions of this Agreement. User shall be responsible for protecting the confidentiality of User's password(s), if any.
- **The Equity Institute** shall have the right at any time to change or discontinue any aspect or feature of **www.TEIGLOBAL.ORG**, including, but not limited to, content, hours of availability, and equipment needed for access or use.

5. CHANGED TERMS

The Equity Institute shall have the right at any time to change or modify the terms and conditions applicable to User's use of **www.TEIGLOBAL.ORG**, or any part thereof, or to impose new conditions, including, but not limited to, adding fees and charges for use. Such changes, modifications, additions or deletions shall be effective immediately upon notice thereof, which

may be given by means including, but not limited to, posting on **www.TEIGLOBAL.ORG**, or by electronic or conventional mail, or by any other means by which User obtains notice thereof. Any use of **www.TEIGLOBAL.ORG** by User after such notice shall be deemed to constitute acceptance by User of such changes, modifications or additions.

6. DESCRIPTION OF SERVICES

Through its Web property, **The Equity Institute** provides User with access to a variety of resources, including download areas, communication forums, news briefing, livestreaming, and product and event information, etc. (collectively "Services"). The Services, including any updates, enhancements, new features, and/or the addition of any new Web properties, are subject to the TOU.

7. Equipment

User shall be responsible for obtaining and maintaining all telephone, computer hardware, software and other equipment needed for access to and use of **www.TEIGLOBAL.ORG** and all charges related thereto.

8. User Conduct

- A. User shall use **www.TEIGLOBAL.ORG** for lawful purposes only. User shall not post or transmit through **www.TEIGLOBAL.ORG** any material which violates or infringes in any way upon the rights of others, which is unlawful, threatening, abusive, defamatory, invasive of privacy or publicity rights, vulgar, obscene, profane or otherwise objectionable, which encourages conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any law, or which, without **The Equity Institute's** express prior approval, contains advertising or any solicitation with respect to products or services. Any conduct by a User that in **The Equity Institute's** discretion restricts or inhibits any other User from using or enjoying **www.TEIGLOBAL.ORG** will not be permitted. User shall not use **www.TEIGLOBAL.ORG** to advertise or perform any commercial solicitation, including, but not limited to, the solicitation of users to become subscribers of other on-line information services competitive with **The Equity Institute**.
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- D. The foregoing provisions of Section 8 are for the benefit of **The Equity Institute**, its subsidiaries, affiliates and its third-party content providers and licensors and each shall have the right to assert and enforce such provisions directly or on its own behalf.

9. USE OF SERVICES

The Services may contain email services, bulletin board services, chat areas, news groups, forums, communities, personal member profile pages, calendars, photo albums, file cabinets and/or other message or communication facilities designed to enable User to communicate with others (each a "Communication Service" and collectively "Communication Services"). User agrees to use the Communication Services only to post, send and receive messages and material that are proper and, when applicable, related to the particular Communication Service. By way of example, and not as a limitation, User agrees that when using the Communication Services, User will not:

- Use the Communication Services in connection with surveys, contests, pyramid schemes, chain letters, junk email, spamming or any duplicative or unsolicited messages (commercial or otherwise).
- Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- Publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, obscene, indecent or unlawful topic, name, material or information.
- Upload, or otherwise make available, files that contain images, photographs, software or other material protected by intellectual property laws, including, by way of example, and not as limitation, copyright or trademark laws (or by rights of privacy or publicity) unless User own or control the rights thereto or have received all necessary consent to do the same.
- Use any material or information, including images or photographs, which are made available through the Services in any manner that infringes any copyright, trademark, patent, trade secret, or other proprietary right of any party.
- Upload files that contain viruses, Trojan horses, worms, time bombs, cancelbots, corrupted files, or any other similar software or programs that may damage the operation of another's computer or property of another.

- Advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Services specifically allows such messages.
- Download any file posted by another user of a Communication Service that User know, or reasonably should know, cannot be legally reproduced, displayed, performed, and/or distributed in such manner.
- Falsify or delete any copyright management information, such as author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded.
- Restrict or inhibit any other user from using and enjoying the Communication Services.
- Violate any code of conduct or other guidelines which may be applicable for any particular Communication Service.
- Harvest or otherwise collect information about others, including email addresses.
- Violate any applicable laws or regulations.
- Create a false identity for the purpose of misleading others.
- Use, download or otherwise copy, or provide (whether or not for a fee) to a person or entity any directory of users of the Services or other user or usage information or any portion thereof.

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10. MEMBER ACCOUNT, PASSWORD, AND SECURITY

If any of the Services requires User to open an account, User must complete the registration process by providing **The Equity Institute** with current, complete and accurate information as prompted by the applicable registration form. User also will choose a password and a username. User is entirely responsible for maintaining the confidentiality of User's password and account. Furthermore, User is entirely responsible for any and all activities that occur under User's account. User agrees to notify **The Equity Institute** immediately of any unauthorized use of User's account or any other breach of security. **The Equity Institute** will not be liable for any loss that User may incur as a result of someone else using User's password or account, either with or without User's knowledge. However, User could be held liable for losses incurred

by **The Equity Institute** or another party due to someone else using User's account or password. User may not use anyone else's account at any time, without the permission of the account holder.

11. PURCHASES

If you wish to purchase any product or service made available through the Service ("Purchase"), you may be asked to supply certain information relevant to your Purchase including, without limitation, your current, complete, and accurate information as prompted by the applicable purchase point of sale device.

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Some parts of the Service are billed on a subscription basis ("Subscription(s)"). You will be billed in advance on a recurring "annual" based upon selected Membership Plan Level and Type.

19. SOFTWARE IN OUR SERVICES

When a Service requires or includes downloadable software, this software may update automatically on your device once a new version or feature is available. Some Services may let you adjust your automatic update settings.

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21. CANCELLATION POLICY

A minimum of 24 hours' notice of cancellation is required. Such notice may be given by email, mobile phone, and/or fax and will be accepted subject to written confirmation. We reserve the right to charge a cancellation fee of **[50% of Cost of Membership Level Fee]** to cover any administrative costs.

22. REFUND POLICY

No refund will be offered when a service is deemed to have commenced and is, for all intents and purposes, in progress. Any amount paid to us that constitutes payment for the provision of unused Services, will be refunded.

23. MODIFYING AND TERMINATING OUR SERVICES

We are constantly changing and improving our Services. We may add or remove functionalities or features, and we may suspend or stop a Service altogether.

The Customer and **The Equity Institute** have the right to terminate any Service Agreement for any reason whatsoever, including the termination of services already in progress. **The Equity Institute** may also stop providing Services to you or add or create new limits to our Services at any time.

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You may not create a link to a page on this website without our prior written consent. If you link to any page on this website, you do so at your own risk and the exclusions and limitations set out above apply to your use of this website.

28. WAIVER

Failure of either Party to insist upon strict performance of any provision of this or any Agreement or the failure of either Party to exercise any right or remedy to which it, he or they are entitled hereunder shall not constitute a waiver thereof and shall not cause a diminution of the obligations under this or any Agreement. No waiver of any of the provisions of this or any Agreement shall be effective unless it is expressly stated to be such and signed by both Parties.

29. INDEMNIFICATION

User agrees to defend, indemnify and hold harmless **The Equity Institute** its affiliates and their respective directors, officers, employees and agents from and against all claims and expenses, including attorneys' fees, arising out of the use of **The Equity Institute** by User or User's Account.

30. MISCELLANEOUS

This Agreement and any operating rules for **www.TEIGLOBAL.ORG** established by **The Equity Institute** constitute the entire agreement of the parties with respect to the subject matter hereof and supersede all previous written or oral agreements between the parties with respect to such subject matter. This Agreement shall be construed in accordance with the laws of the **Michigan, United States** without regard to its conflict of laws rules. No waiver by either party of

any breach or default hereunder shall be deemed to be a waiver of any preceding or subsequent breach or default. The section headings used herein are for convenience only and shall not be given any legal import.

31. COPYRIGHT NOTICE

The Equity Institute and its logos are trademarks of **The Equity Institute**, All rights reserved. All other trademarks appearing on **The Equity Institute** are the property of their respective owners.

32. TRADEMARKS

The names of actual companies and products mentioned herein may be the trademarks of their respective owners. The example companies, organizations, products, domain names, email addresses, logos, people and events depicted herein are fictitious. No association with any real company, organization, product, domain name, email address, logo, person, or event is intended or should be inferred.

Any rights not expressly granted herein are reserved.

33. SEVERABILITY OF PROVISIONS

If any term or provision of this Agreement is invalid, illegal, or unenforceable in any jurisdiction, such invalidity, illegality, or unenforceability shall not affect any other term or provision of this Agreement or invalidate or render unenforceable such term or provision in any other jurisdiction.

34. ATTORNEY FEES

In the event of any dispute among the parties that arises in connection with the performance of this Agreement, the prevailing party shall be entitled to payment of or reimbursement for any and all costs incurred in connection with such dispute, including reasonable attorney fees.

35. ABOUT THESE TERMS

We reserve the right to modify these terms or any additional terms that apply to a Service to, for example, reflect changes to the law or changes to our Services. You should look at the terms regularly. If a revision is material, we will try to provide at **least 30 days' notice** prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion.

We'll post notice of modifications to these terms on this page. We'll post notice of modified additional terms in the applicable Service. Changes will not apply retroactively and will become effective no sooner than **7-days** after they are posted. However, changes addressing new functions for a Service or changes made for legal reasons will be effective immediately. If you do not agree to the modified terms for a Service, you should discontinue your use of that Service.

If there is a conflict between these terms and the additional terms, the additional terms will control for that conflict.

These terms control the relationship between **The Equity Institute** and you. They do not create any third-party beneficiary rights.

If you do not comply with these terms, and we don't act right away, this doesn't mean that we are giving up any rights that we may have (such as taking action in the future).

36. CONTACT US

If you have any questions about these Terms, please contact us at INFO@TEIGLOBAL.ORG.