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- **Personal information and Privacy Policy**
- **[Click here to see our Privacy Policy](#)**
- **User conduct**

You agree not to take any action that interferes with the proper working of the website; imposes an unreasonable or disproportionately large load on the website's infrastructure; might compromise the security of the website; render the website or the Service inaccessible to others; or otherwise cause damage to the website or any Content contained on the website. You agree not to add to, subtract from or otherwise modify the Content on the website except as expressly authorized by the Company in these Terms of Use or by a written agreement between you and the Company.

## 6. **General provisions**

- i. Entire agreement. These Terms of Use 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. No waiver by the Company of any breach or default hereunder shall be deemed to be a waiver of any preceding or subsequent breach or default.
- ii. Correction of errors and inaccuracies. The information on the website may contain typographical errors or other errors or inaccuracies and may not be complete or current. We therefore reserve the right to correct any errors, inaccuracies or omissions and to change or update information at any time without prior notice. We do not, however, guarantee that any errors, inaccuracies or omissions will be corrected.
- iii. No endorsements of links. Hypertext links to third-party websites or information do not constitute or imply an endorsement, sponsorship or recommendation by the Company of the third party, the third-party website or the information contained therein. You acknowledge and agree that the Company is not responsible for the availability of any such websites and that the Company does not endorse or warrant and is not responsible or liable for any such website or the content therein. Any links to other sites are provided for convenience only. You need to make your own decisions regarding your interactions or communications with any other website.
- iv. If any part of these Terms of Use is determined to be invalid or unenforceable, it will not impact any other provision of these Terms of Use, all of which will remain in full force and effect. These Terms of Use are governed by, and will be interpreted in accordance with, the laws of the state of Tennessee, without regard to any conflict of laws' provisions. Although you acknowledge that we will have the ability to enforce our rights in any court of competent jurisdiction, you hereby consent to the exclusive jurisdiction and venue of courts in Tennessee, U.S.A., regarding any and all disputes relating to these Terms of Use, the Company's Privacy Statement, your use of the website, any other website, the Service, or Content or Material contained therein.

## 7. **User conduct**

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to others; or otherwise cause damage to the website or any Content contained on the website. You agree not to add to, subtract from, or otherwise modify the Content on the website except as expressly authorized by the Company in these Terms of Use or by a written agreement between you and the Company.

8. **TEXT MESSAGING AND ELECTRONIC COMMUNICATIONS** By providing your mobile phone number or other electronic contact information, you consent to receive communications from the Company, including via text message (SMS), email, or other electronic means, for purposes including account servicing, transactional notifications, and, where permitted, marketing communications.

- Consent: You represent that you are the authorized user of any mobile number provided and that you have consented to receive communications at that number.
- Message Frequency: Message frequency may vary.
- Fees: Message and data rates may apply.
- Opt-Out: You may opt out of SMS communications at any time by replying "STOP" to any message.
- Help: Reply "HELP" for assistance or contact us directly.

You acknowledge that SMS and electronic communications may not be secure and may be subject to interception or delay. You agree that the Company is not responsible for any damages arising from such risks.

The Company may use third-party service providers to facilitate electronic communications and requires such providers to maintain appropriate safeguards to protect your information.

The Company reserves the right to monitor, retain, and review electronic communications to the extent required to comply with applicable laws and regulations.