TERMS AND CONDITIONS

USING THE SITE, YOU INDICATE YOUR ACCEPTANCE OF THESE TERMS AND CONDITIONS. Company legal name CollectDirect (collectively "CollectDirect" or "we," "us," "our") provides access to the CollectDirect website, located at

THESE TERMS AND CONDITIONS MAY HAVE CHANGED SINCE YOUR LAST VISIT TO THE SITE. BY

www.collectdirect.com (the "Site") subject to your acceptance of this CollectDirect Website User Agreement ("Agreement"). CollectDirect may update this Agreement from time to time without prior notice to you. We encourage you to review this Agreement periodically for any updates or changes. Note for Illustration purposes only the company CollectDirect may be shown as Collect Direct.

By accessing, browsing, framing, using and/or linking to the Site, you become a User (defined herein in Section 2) and agree to be bound by the terms of this

Agreement. This Agreement was last revised on February 26, 2023. When using a particular feature of the Site, you may also be subject to any posted guidelines, rules, terms of service, acceptable use policies, privacy policies, or other contractual provisions as noted. In the event of a conflict between

any other agreement, rule, policies, or terms of service and this Agreement, the provisions of this Agreement shall govern. If you have any questions about this We will communicate with you by email or by posting notices on this Site. You agree that all agreements, notices, disclosures, and other communications that we

If you are a CollectDirect Distributor or customer, you agree that your use of this Site is subject not only to these Terms of Use but also to the CollectDirect

Policies and Procedures.

2. Types of Users

3. Privacy You agree that you have read and understand the terms of Collect Direct Privacy Policy, which can be accessed at www.CollectDirect.com and is incorporated by

expropriate any system, data, or personal information. You are responsible for implementing sufficient procedures and checkpoints to satisfy your particular requirements for accuracy of data input and output, and for maintaining a means external to the Site for the reconstruction of any lost data.

- (b) CollectDirect reserves the right to add to, modify, or discontinue the Site or portions of the Site at any time in its sole discretion. Any such additions, modifications, or discontinuations will be subject to these Terms of Use. (c) CollectDirect Independent Distributors and Preferred Customers. CollectDirect Independent Distributors ("Distributors") and Customers ("Customers") are independent third party contractors of CollectDirect and CollectDirect is not responsible or liable for the statements, acts, or omissions of such Distributors
- responsible or liable for any information, in any medium, provided to you by a Distributor or Preferred Customer. CollectDirect does not confirm the accuracy or reliability of any materials created or distributed by Distributors or Customers in any medium, including, but
- not limited to, the internet. 5. System Integrity

YOU ASSUME TOTAL RESPONSIBILITY AND RISK FOR YOUR USE OF THE SITE AND THE INTERNET. YOU ACKNOWLEDGE AND AGREE THAT ANY UPLOADS OR

TRANSMISSIONS YOU MAKE MAY BE INTERCEPTED AND USED BY AN UNAUTHORIZED THIRD PARTY AND THAT ALL OF THE RISK ASSOCIATED THEREWITH IS SOLELY YOURS.

6. Risk; Internet Use YOU ASSUME TOTAL RESPONSIBILITY AND RISK FOR YOUR USE OF THE SITE AND THE INTERNET. YOU ACKNOWLEDGE AND AGREE THAT ANY UPLOADS OR TRANSMISSIONS YOU MAKE MAY BE INTERCEPTED AND USED BY AN UNAUTHORIZED THIRD PARTY AND THAT ALL OF THE RISK ASSOCIATED THEREWITH IS

7. No Warranties

COLLECTDIRECT DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER (INCLUDING, BUT NOT GENERALLY, UNLESS SPECIFICALLY STATED ON THE SITE FOR A PARTICULAR PRODUCT OR SERVICE. COLLECTDIRECT SHALL NOT BE LIABLE FOR ANY COST

8. System Outages CollectDirect will periodically have scheduled system downtime for maintenance and other purposes. Unplanned system outages also may occur. CollectDirect shall have no liability whatsoever for the resulting unavailability of the Site or for any loss of data or transactions caused by planned or unplanned system outages or the resultant delay, misdelivery, or nondelivery of information caused by such system outages, or any third party acts or any other outages of web

You agree to indemnify, defend, and hold CollectDirect and its parent company, affiliates, subsidiaries, officers, directors, employees, and agents harmless from

misuse, or abuse of the Site, (ii) your misuse of services or goods provided through the Site, or (iii) your breach of any provision of this Agreement. You will cooperate as reasonably required in a CollectDirect defense of any claim. CollectDirect reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you shall not in any event settle any matter without the written consent of CollectDirect.

The contents of the Site, such as text, graphics, logos, audio clips, video, photographs, software, and other rights are protected in all forms, media, and

technologies existing now or hereinafter developed. You may print and download portions of material from the different areas of the Site solely for your personal

non-commercial use or your non-commercial use within your organization or as otherwise permitted. No portion of the content may be reprinted, republished,

and against any and all claims, demands, actions, costs, liabilities, losses, and damages of any kind (including actual attorneys' fees) resulting from (i) your use,

content may be licensed from third parties, and all such third party content and all intellectual property rights related to the content belong to the respective

third parties. You may not remove, alter, or modify any copyright, trademark, or other intellectual property or proprietary notice or legend contained on the Site or the Content. Any rights not expressly granted by this Agreement or any applicable end-user license agreements are reserved by CollectDirect Nothing contained herein shall be construed as conferring by implication, estoppel, or otherwise any license or right under any patent or trademark of CollectDirect or any third party. Except as expressly provided above, nothing contained herein shall be construed as conferring any license or rights under any CollectDirect copyright. 11. Limitation of Liability

OF YOUR TRANSMISSIONS OR DATA; (IV) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SITE; OR (V) ANY OTHER MATTER RELATING TO THE SITE. YOU HEREBY ACKNOWLEDGE THAT THIS PARAGRAPH SHALL APPLY TO ALL CONTENT, MERCHANDISE, AND SERVICES AVAILABLE THROUGH THE SITE. IN NO EVENT SHALL COLLECTDIRECT TOTAL CUMULATIVE LIABILITY UNDER THESE TERMS EXCEED THE LESSER AMOUNT OF ANY FEES PAID, IF ANY, TO COLLECTDIRECT FOR THE USE OF THE SITE BY YOU. SINCE SOME STATES MAY NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR

CONSEQUENTIAL OR INCIDENTAL DAMAGES, IN SUCH STATES LIABILITY IS LIMITED TO THE LEAST AMOUNT PERMITTED BY LAW. THE LIMITATIONS OF

LIABILITY PROVIDED IN THIS AGREEMENT INURE TO THE BENEFIT OF COLLECTDIRECT, AFFILIATES, SUBSIDIARIES, AND TO ALL OF OUR RESPECTIVE

TO USE THE SITE (II) THE COST OF PROCUREMENT OF SUBSTITUTE MERCHANDISE OR SERVICES RESULTING FROM ANY MERCHANDISE, DATA, CONTENT,

OR SERVICES PURCHASED OR OBTAINED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SITE; (III) UNAUTHORIZED ACCESS TO OR ALTERATION

LOSSES (EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) THAT RESULT FROM (I) THE USE OF OR INABILITY

OFFICERS, DIRECTORS, EMPLOYEES, ATTORNEYS, AND AGENTS.

you provide any information that is untrue, inaccurate, not current or incomplete, or we have reasonable grounds to suspect that such information is untrue, inaccurate, not current, or incomplete, we may suspend or terminate your account and decline to permit your continued use of the Site and future access to the Site. You are responsible for maintaining the confidentiality of your password and account number, and are fully responsible for all activities that occur under your account number and password. You agree that your password may be used to attribute an electronic record and electronic signature to you. Therefore, you shall not disclose your passwords or account identification information to third parties. You agree to immediately notify us of any unauthorized use of your password or any other breach of security. CollectDirect shall not, in any manner, be responsible or liable for fraudulent purchases that are made using your compromised password. 13. Purchases and Product Pricing

(a) Product Purchases and Pricing. All billing and other information submitted to this Site must be truthful and accurate. Providing any untruthful or inaccurate

information is a breach of these Terms of Use, and, if you are a Distributor or Customer, may also be a breach of your Distributor Agreement. By completing

the checkout process, you agree to accept and to pay for the product(s) or service(s) requested. You represent and warrant that you have the legal right to

has been confirmed and the User's credit card charged. CollectDirect reserves the right in its sole discretion to refuse or cancel any order for any reason. If

In the event a product is listed at an incorrect price or with incorrect information due to typographical error or error in pricing or product information, CollectDirect shall have the right to refuse or cancel any orders placed for product listed at the incorrect price. CollectDirect shall have the right to refuse or cancel any such orders whether or not the order

use any credit card or other payment means used to complete any transaction.

on the Site is accurate, complete, reliable, current, or error free. If you find a product is not as described, your sole remedy is to return it pursuant to CollectDirect return policy. CollectDirect reserves the right, with or without prior notice, to (a) impose conditions on the honoring of any coupon, coupon code, promotional code, or other promotion, (b) change a product description, (c) limit the availability of any product or service, (d) refuse to provide any User or Customer with any services.

(b) Promotions. This Site may contain contests or promotions that require you to send material or information about yourself or your distributorship in order to

CollectDirect Product or Service may be changed at any time without notice. **No Endorsement of Content and Links to Other Web Sites** (e) Any links to other sites are provided as merely a convenience to the Users of this Site. This Site may provide links or references to other sites, but

CollectDirect has not reviewed all of these other sites, has no responsibility for the content of such other sites, and shall not be liable for any damages or

injury arising from any such content. CollectDirect does not endorse or make any representations about these sites, any information or other products or

materials found there, or any results that may be obtained from using them. If you decide to access any of these other sites linked to this Site, you do so

Unless a User has a written agreement in effect with CollectDirect that states otherwise, a User may only provide a hyperlink to the Site on another website if the User complies with all of the following: (a) the link must be a text-only link clearly marked "Collect Direct" or the link must "point" to the URL www.Collectdirect.com and not to other pages within the Site; (c) the link, when activated by a User, must display the Site full-screen and not within a "frame" on the linking website; and (d) the appearance, position, and other aspects of the link must not be such as to damage or dilute the goodwill associated with the

Collect Direct or (CollectDirect) name and trademarks or create the false appearance CollectDirect is associated with, or a sponsor of, the linking website. By

providing this consent, CollectDirect is not foregoing its ownership or rights in any trademarks, copyrights, patents, or any other forms of intellectual property

associated with the Site. CollectDirect reserves the right to revoke its consent to any link at any time in its sole discretion. 15. Governing Law This Agreement and access to the Site shall be governed by and construed in accordance with the law of the State of Nevada, exclusive of its choice of law,

You may not use this Site in violation of any U.S. export laws or regulations. Collect Direct or CollectDirect makes no claims that the Content is appropriate or may be downloaded outside of the United States. Access to the Content may not be legal in certain countries or for certain persons. If you access the Site from outside of the United States, you do so at your own risk and are responsible for compliance with the laws of your jurisdiction, notwithstanding sections 16 and 17 above.

(a) shall not be false, inaccurate, or misleading;

(b) shall not be obscene or indecent;

17. International Users

18. User Feedback

brought therein has been brought in an inconvenient forum.

Any information provided to Collect Direct or Collect Direct in connection with use of the Site:

surreptitiously intercept or expropriate any system, data, or personal information;

(e) shall not be defamatory, libelous, unlawfully threatening, or harassing;

regarding the content of any Collect Direct or CollectDirect document, the Site, or CollectDirect services, such information shall be deemed to be nonconfidential, and CollectDirect shall have no obligation of any kind with respect to such information and shall be free to reproduce, use, disclose, and distribute the information to others without limitation. Collect Direct or CollectDirect shall be free to use any ideas, concepts, know-how, or techniques contained in such information for any purpose whatsoever including but not limited to, developing, manufacturing, and marketing products incorporating such information. 19. Acceptable and Lawful Use of the Site

Should any User respond to CollectDirect with information including feedback, such as questions, requests, opinions, comments, suggestions, or the like

20. Severability In the event that one or more portions of this Agreement shall, for any reason, be held to be invalid, illegal, or unenforceable in any respect, such validity, illegality, or unenforceability shall not affect any other provision contained in this Agreement.

21. Headings

22. No Waiver

any other rights hereunder.

24. Assignment

Agreement.

23. Entire Agreement, Updates, and Modifications This Agreement and any documents expressly incorporated by reference constitute the entire agreement between CollectDirect and you pertaining to the subject matter hereof. In its sole discretion, CollectDirect may unilaterally amend or modify this Agreement or any other documents referenced herein at any time

your business, or all or substantially all of its assets. CollectDirect may, at any time, assign its rights or delegate its obligations hereunder without notice to you. 25. Third Party Beneficiary Rights

26. Termination CollectDirect may immediately issue a warning, suspend, or terminate your access to the Site for breach of this Agreement (or any other agreement or policy incorporated by reference herein), or if we are unable to verify or authenticate any information you provide to us, or for any other reason. You may terminate your

You may not assign your rights or delegate your responsibilities hereunder without the express written permission of CollectDirect, except pursuant to the sale of

27. Policy Regarding Copyright Infringement and Designation of a Copyright Agent COLLECT DIRECT OR COLLECTDIRECT COPYRIGHT NOTICE CollectDirect and its affiliates respect the intellectual property rights of others and require those who visit our Site to do the same. CollectDirect may, in appropriate circumstances and at its discretion, remove or disable access to material on its Site that infringes upon the copyright rights of others. CollectDirect

- A description of the copyrighted work you claim has been infringed, including a copy of the copyrighted work or the web page address where the copyrighted work may be found; • Identification of the location on our Site of the material you claim has been infringed, or the link or reference to another website that contains the material you

 - Your name, address, telephone number, and email address; • A statement by you that you have a good faith belief that the disputed use of the material at issue is not authorized by the copyright owner, the agent of the

- User Agreement please contact CollectDirect by email at support@collectdirect before using the Site. provide to you electronically satisfy any legal requirement that such communications be in writing.
- Any person accessing, browsing, or otherwise using the Site, either manually or via an automated device or program, shall be deemed a "User" under this Agreement. By accessing this Site and becoming a User, you certify that you are 18 years of age or older. If you are under the age of 18 but are at least 13 years old, you may use this Site only under the supervision of a parent or legal guardian who has agreed to be bound by these Terms of Use.
- reference into this Agreement as if fully set forth herein.
- 4. Use of the Site; Modifications (a) You understand that CollectDirect cannot and does not guarantee or warrant that files available for downloading from the Site will be free of infection or viruses, worms, Trojan horses, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or
- and Customers, whether in connection with this website or in any other context. You acknowledge and agree that CollectDirect has no control over and is not
- You may not use any device, software, or routine to interfere with the proper working of the Site. You may not take any action that imposes an unreasonable burden upon the infrastructure used to support the efficient operation of the Site, including, but not limited to unsolicited email (i.e. "Spam").
- 6. Risk; Internet Use

SOLELY YOURS.

THE SITE ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

LIMITED TO, WARRANTIES OF TITLE OR NON-INFRINGEMENT, OR THE IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE) WITH REGARD TO THE SITE, THE SITE CONTENT, ANY MERCHANDISE OR SERVICES PROVIDED THROUGH THE SITE, OR ON THE INTERNET OR DAMAGE ARISING EITHER DIRECTLY OR INDIRECTLY FROM ANY TRANSACTIONS ENTERED INTO THROUGH THE SITE. SOME STATES MAY NOT PERMIT THE DISCLAIMER OF IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMER MAY NOT APPLY TO YOU.

UNINTERRUPTED OR ERROR-FREE, OR THAT DEFECTS IN THE SITE WILL BE CORRECTED. THE SITE AND THE CONTENT AND SERVICES MADE AVAILABLE ON

COLLECTDIRECT DOES NOT WARRANT THAT THE SITE OR SERVICES WILL MEET USER REQUIREMENTS, OR THAT THE SITE OR SERVICES WILL BE

host providers or the Internet infrastructure and network external to the Site. 9. Indemnification

modified, or distributed in any form without the express written permission of CollectDirect. You may not, and this Agreement does not give you permission to, reproduce, reverse engineer, decompile, disassemble, modify, transmit, sell, distribute, license, or create derivative works with respect to the Site. Certain

10. Intellectual Property

UNDER NO CIRCUMSTANCES SHALL COLLECTDIRECT OR ANY OTHER PARTY INVOLVED IN CREATING, PRODUCING, OR DISTRIBUTING THE SITE BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE

12. Your Account Obligations In consideration of your use of the Site, you agree to: (i) provide true, accurate, current, and complete information about yourself or your organization as prompted by the Site (the "Registration Information"); and (ii) maintain and update the Registration Information to keep it true, accurate, current, and complete. If

your credit card has already been charged for the purchase and your order is canceled, CollectDirect shall immediately issue a credit to your credit card account in the amount of the charge. CollectDirect attempts to be accurate in all product descriptions. Nevertheless, CollectDirect does not warrant that any product description or other content

entirely at your own risk.

participate. Please note that any such contest or promotion offered through the Site may be governed by a separate set of terms and conditions that may include, among other things, eligibility requirements such as age limits and geographical restrictions. If you decide to participate in such contests or promotions, it will be your responsibility to familiarize yourself with any relevant terms and conditions, and by your participation you agree to comply with any such terms and conditions which shall be binding and final in all respects. (c) Refunds. The primary purpose of CollectDirect and its distributors is to sell high quality products to customers. If you desire to return a CollectDirect product, then please consult the return policies, which may be found at www.collectdirect.com.

(d) Claims. Any claim or cause of action with respect to this Site must be commenced within one year after the claim arises. Price and availability of any

- 14. Linking and Framing the Site
- rules, and matters affecting copyrights, trademarks, and patents under U.S. federal law. 16. Choice of Forum (a) CollectDirect Distributors and Customers. If you are a CollectDirect Distributor or a Customer, then any dispute arising out of or relating to the use of the Site or purchases of services made through the Site will be resolved through the arbitration procedure set forth in the Policies and Procedures or your agreement with the company.

(b) Other Users. You hereby irrevocably and unconditionally consent to submit to the exclusive jurisdiction of the courts of the state of Nevada and of the

venue of any such litigation in the courts of the state of Nevada and agree not to plead or claim in any court in the state of Nevada that such litigation

United States of America located in Nevada for any litigation arising out of or relating to use of the Site or purchases of services made through the Site (and

agree not to commence any litigation relating thereto except in such courts). You hereby irrevocably and unconditionally waive any objection to the laying of

(f) shall not create liability for CollectDirect or cause us to lose the services of our Internet service providers or other suppliers. The sender of any communications to this Site or otherwise to CollectDirect shall be responsible for the content and information contained therein, including its truthfulness and accuracy. This Site is provided as a service to its visitors. Collect Direct or CollectDirect reserves the right to delete, modify, or supplement the Content of this Site at any time for any reason without notification to anyone.

The headings used throughout this Agreement are solely for the convenience of reference and are not to be used as an aid in the interpretation of this

Any delay or failure by you or Collect Direct, at any time or times, to require performance of any provision hereof shall in no manner affect your or Collect Directs

right at a later time to enforce such provision. No delay or failure of you or CollectDirect in exercising any right hereunder shall constitute a waiver of such right or

(c) shall not contain any viruses, Trojan horses, worms, or other computer programming routines that are intended to damage, detrimentally interfere with,

(d) shall not infringe on any third party's copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy;

by posting on the Site. Any amended or modified terms will be effective upon posting. Continued use of the Site constitutes acceptance of any modified terms and conditions. If you have any questions about this Agreement, contact us at support@collectdirect.com.

No person not a party to this Agreement is intended to be a beneficiary of this Agreement, and no person not a party to this Agreement shall have any right to enforce any term of this Agreement.

account by contacting us at support@collectdirect.com. If you terminate your account, you must terminate any use of the Site. In the event these Terms of Use are terminated, the representations and warranties, indemnities, and limitations of liabilities set forth in these Terms of Use will survive.

If you believe that your work has been used on our Site in any manner that constitutes copyright infringement, please notify CollectDirect by written notice. The notice should include the following information: • An electronic or physical signature of a person authorized to act on behalf of the owner of the copyright allegedly infringed;

also may, at its discretion, remove or disable links or references to an online location that contains infringing material or infringing activity.

- claim has been infringed;
 - copyright owner or the law; and • A statement by you, under penalty of perjury, that the information in this notification is accurate and that you are the copyright owner of the material allegedly
- infringed or authorized to act on the copyright owner's behalf.