

Welcome to ANO Bureau 3D Visualization Studio ("ANO Bureau"). These Terms of Use, including any policies, rules, and other terms that are expressly incorporated herein by reference (collectively, "Terms"), govern your access to and use of our website located at <https://anobureau.com> (the "Site") and the products and services we sell, including the purchase of renderings, visualizations, cinemagraphs, drawings, animations, 3D models, and virtual tours (collectively, the "Service"). These Terms set forth a legally binding agreement between you ("User," "you" or "your") and ANO Bureau located at 2001 Market Street, Philadelphia, PA 19103 ("ANO Bureau," "we," "us," or "our").

Your access to and use of the Service is conditioned on your acceptance of and compliance with these Terms and our Privacy Policy. These Terms apply to all visitors, users, and others who access or use the Service (. By accessing or using the Service, you agree to be bound by these Terms. If you disagree with any part of these terms, then you may not access the Service.

ARBITRATION NOTICE: THESE TERMS CONTAIN A MUTUAL ARBITRATION AGREEMENT AND CLASS ACTION WAIVER THAT WAIVES YOUR RIGHT TO A COURT HEARING AND JURY TRIAL. YOU AGREE THAT ANY AND ALL DISPUTES BETWEEN YOU AND ANO BUREAU WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION AND YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

LIMITATION OF LIABILITY NOTICE: THESE TERMS CONTAIN A LIMITATION OF LIABILITY BETWEEN YOU AND ANO BUREAU THAT LIMITS YOUR ABILITY TO SEEK CERTAIN DAMAGES. PLEASE REVIEW IN FULL. YOU CANNOT ACCESS OR USE OUR SERVICE IF YOU DISAGREE WITH THESE TERMS.

ACCEPTANCE OF TERMS

By accessing or using the Site or the Services, you accept and agree to be bound by these Terms. In addition to these Terms, your access to and use of certain portions or aspects of the Site, or your ability to access and/or use certain Services, may require you to accept additional terms and conditions, including, without limitation, ANO Bureau service agreements (collectively, "Additional Terms"). The Additional Terms are hereby incorporated and made a part of these Terms by this reference.

PLEASE NOTE: THESE TERMS CONTAIN AN ARBITRATION CLAUSE AND CLASS ACTION WAIVER THAT APPLIES TO ALL USERS. If you reside in the United States, this provision applies to all disputes with ANO Bureau. If you reside outside of the United States, this provision applies to any action you bring against ANO Bureau in the United States. It affects how disputes with ANO Bureau are resolved. By accepting these Terms, you agree to be bound by this arbitration clause and class action waiver. Please read it carefully.

SCOPE OF SERVICES

The Site is an online platform that enables you and all Users to research, discover, and obtain ANO Bureau's services.

If you choose to use the Site as a User, your relationship with ANO Bureau is limited to being an independent user and not an employee, agent, joint venturer, or partner of ANO Bureau for any reason, and you act exclusively on your own behalf and for your own benefit, and not on behalf, or for the benefit, of ANO Bureau.

The Site may contain links to third-party websites or resources ("Third-Party Services"). Such Third-Party Services may be subject to different terms and conditions and privacy practices. ANO Bureau is not responsible or liable for the availability or accuracy of such Third-Party Services, or the content, products, or services available from such Third-Party Services. Links to such Third-Party Services are not an endorsement by ANO Bureau of such Third-Party Services.

Due to the nature of the internet, ANO Bureau cannot guarantee the continuous and uninterrupted availability and accessibility of the Site. ANO Bureau may restrict the availability of the Site or certain areas or features, if necessary, in view of capacity limits or the security or integrity of our servers, or to carry out maintenance measures that ensure the proper or improved functioning of the Site. ANO Bureau may improve, enhance and modify the Site and introduce new Services from time to time.

ELIGIBILITY; USING THE SITE

You must be at least 18 years old and fully able and competent to enter and abide by these Terms to access and use the Site and the Services.

You must be at least 18 years old and able to enter legally binding contracts to access and use the Site or purchase services from ANO Bureau. By accessing or using the

Site, you represent and warrant that you are 18 or older; have the legal capacity and authority to enter into a contract; are legally able to enter into any and all agreements with us and our partners, vendors, payment processors, agents, and service providers; and have the right, authority, and capacity to enter into and abide by these Terms.

TERM AND SURVIVAL

These Terms are and will remain in effect while you use or access the Site, use or access ANO Bureau Services. These Terms shall be effective for a 30-day term, at the end of which these Terms will automatically and continuously renew for subsequent 30-day terms until such time when you or ANO Bureau terminate these Terms in accordance with this section. The provisions of the Terms that, by their nature, are intended to survive termination or expiration, will survive for one year after termination or expiration.

You may terminate these Terms at any time by contacting us at info@anobureau.com and providing notice of your intent to terminate.

Without limiting our rights, ANO Bureau may terminate these Terms for convenience at any time by giving you thirty (30) days' notice via email to your registered email address.

ANO Bureau may terminate these Terms immediately, without notice if (i) you have materially breached these Terms, (ii) you have violated applicable laws, regulations, or third party rights, or (iii) ANO Bureau believes in good faith that it is necessary to protect the personal safety or property of ANO Bureau, its Users, or any third parties.

In addition, ANO Bureau may limit your access to or use of the Site or Services for any of the following reasons: (i) to comply with applicable law, or the order or request of a court, law enforcement or other administrative agency or governmental body; (ii) if you have breached these Terms, applicable laws, regulations, or third party rights; (iii) if you have provided inaccurate, fraudulent, outdated or incomplete information to ANO Bureau; (iv) if ANO Bureau believes in good faith that such action is reasonably necessary to protect the personal safety or property of ANO Bureau, its Users, or third parties, or to prevent fraud or other illegal activity; (v) for any other bona fide reason determined by ANO Bureau in a good faith exercise of its reasonable business judgment:

When these Terms have been terminated, you are not entitled to any of your User content. If your access to or use of the Site has been limited or this Agreement has been terminated by us, you may not access the Site or our Services, either directly or indirectly.

If you or we terminate this Agreement, the clauses of these Terms that reasonably should survive termination to effect the purposes of the Agreement will remain in effect.

MODIFICATION TO THESE TERMS

We may amend these Terms at any time. We will email you or post a notification on the Site in the event of any material changes to these Terms. Such changes, whether in the form of modifications, additions or deletions, shall be effective when specified in the relevant notification or, if the change is immaterial, immediately upon appearing on the Site. Please check these Terms periodically for changes. Your continued use of the Site and the Services following our posting of any changes to these Terms means that you accept and agree to those changes.

PRIVACY POLICY

Your personal information and privacy are important to us. Our privacy policy (“Privacy Policy”) governs the processing of all personal data collected from you in connection with your use of the Site and/or the Services. The Privacy Policy and its terms and provisions are hereby incorporated and made a part of these Terms by this reference. You must agree to the Privacy Policy to use the Site and/or the Services.

ACCESSIBILITY

ANO Bureau is committed to helping those with disabilities access the Site and/or Services. We strive to provide an excellent online experience for all our guests, including those with sight, hearing, and other disabilities. If you have difficulty using or accessing any element of the Site or the Services or if you have any feedback regarding accessibility of the Site or the Services, please feel free to contact us at info@anobureau.com.

ANO BUREAU SERVICE OFFERINGS

You can find a description of our service offerings in the Site. You agree that all ANO Bureau service offerings are subject to these Terms, our Privacy Policy, and any applicable Additional Terms.

Refunds

Services are non-refundable; more details will be provided on this policy in each separate individual agreement a client executes with ANO Bureau.

PHOTO AND VIDEO RELEASE

ANO Bureau may use images, illustrations, drawings, or videos created for you. By purchasing ANO Bureau services, you give ANO Bureau permission to use the photo and video renderings we create for you and any other media (“photo”) in any and all of our publications, including internet publications, without payment or other consideration.

You agree to irrevocably authorize ANO Bureau to edit, alter, copy, exhibit, publish, or distribute these photos for any lawful purpose. In addition, you waive any right to inspect or approve the finished product. Additionally, you waive any right to royalties or other compensation arising or related to the use of the photo.

You hereby hold harmless, release, and forever discharge ANO Bureau from all claims, demands, and causes of action which you, your heirs, representatives, executors, administrators, or any other persons acting on your behalf or on behalf of your estate have or may have by reason of this authorization.

If you prefer to opt out of this release and/or wish to discuss signing an NDA with ANO Bureau for the protection of the work created for you, write info@anobureau.com with a written request to opt-out and ANO Bureau will work with you to negotiate an NDA.

RESTRICTIONS ON USE

Solely for Personal Use

You may use the Site, the Services, and all associated content solely for your personal use and enjoyment. The Site, the Services, or any portion thereof may not be reproduced, duplicated, copied, sold, resold, visited, or otherwise exploited for any commercial purpose without our express written consent.

Accuracy of Information as Condition to Site Access

To access parts of the Site or the Services, you may be asked to provide certain, sometimes personal, information. It is a condition of your use of the Site or the Services that all the information you provide on the Site or the Services is correct, current, and complete.

Restrictions

When accessing or using the Site or the Services you may not:

- Use any device, software, or routine to interfere with the proper functioning of the Site;
- Transmit any unlawful, threatening, abusive, libelous, defamatory, discriminatory, obscene, vulgar, pornographic (including, but not limited to, child pornography), profane, obscene, lewd, lascivious, filthy, vile or indecent information of any kind, including images and language;
- Transmit any message that constitutes, encourages or incites conduct that would constitute a criminal offense or give rise to civil liability;
- Transmit or solicit any information, software or other material that violates or infringes upon the rights of others, including material that is an invasion of privacy or publicity rights; is protected by copyright, trademark, or other intellectual property or proprietary rights; or is a derivative work with respect thereto, without first obtaining permission from the owner or right holder;
- Transmit any information, software or other material that contains a virus, Trojan horse, time bomb, worm or other rogue programming or other harmful component;
- Use any software, tool, data, device or other mechanism to navigate or search the Site, other than generally available browsers or a search engine provided by us;

- Use spiders, robots, data mining techniques or other automated devices or programs to catalog, download or otherwise reproduce, store or distribute any information or content available on the Site;
- Frame or utilize framing techniques to enclose any aspect of the Site, including any trademark, logo or other proprietary information (including, but not limited to, images, text, page layout or form) without our express written consent;
- Use any metatags or any other “hidden text” utilizing our name or trademarks without our express written consent;
- Violate or attempt to violate any security features of the Site (and you acknowledge and agree that any violation of system or network security may subject you to civil and/or criminal liability);
- Violate security features that prevent or restrict use or copying of any content or enforce limitations on use of the services or the content on the Site, including, without limitation, by use of any manual or automated software, devices, scripts bots, crawlers, spiders, data miners, scraping or other automatic access tools;
- Access content or data not intended for you or logging onto a server that you are not authorized to access;
- Attempt to probe, scan or test the vulnerability of the Site, or any associated system or network, or to breach security or authentication measures without proper authorization;
- Interfere or attempt to interfere with service to any visitor, host or network, including, without limitation, by means of submitting a virus to the Site, overloading, “flooding,” or “spamming;”
- Use the Site to send unsolicited e-mail, promotions, “junk mail,” “spam,” “pyramid schemes” or advertisements;
- Forge any TCP/IP packet header or any part of the header information in any e-mail or in any posting; or
- Attempt to modify, reverse-engineer, decompile, disassemble or otherwise reduce or attempt to reduce to a human-perceivable form any of the source code used by us in providing the Site.

USER COVENANTS

By accessing or using the Site and/or the Services, you agree to, acknowledge, and represent as follows:

- You will comply with all applicable federal, state, or local laws, rules and regulations in using the Site and/or the Services, and you will not perform or fail to perform any act that you know or reasonably should know would place us or our affiliates in violation of any applicable law, rule or regulation.
- You have the authority and capacity, under the laws of the state or jurisdiction in which you reside, to make the representations and warranties and be bound by the covenants provided herein.

COPYRIGHTS, TRADEMARKS, AND OTHER PROPRIETARY RIGHTS

When accessing and using the Site and/or the Services, you agree to obey all applicable laws and to respect the intellectual property rights of others. You agree that you will be solely responsible for any violations of any relevant laws and for any infringement of third-party rights that you provide or transmit to us.

As between you and us, all content on the Site and the Services, including text, hidden text within our source code, trademarks, software, photos, video, images, graphics, music, audio-visual content, podcasts, recordings, sound or any other digital media, is owned by us and/or our licensors and is subject to protection by patent, copyright, trademark or other intellectual property or proprietary rights. Any feedback, suggestions or ideas you provide to us relating to the Site and/or the Services will be deemed non-confidential and we will be free to use such feedback, suggestions, or ideas on a royalty-free, perpetual, irrevocable, worldwide, transferable, unrestricted basis.

All trademarks, trade names, trade dress, logos and service marks (collectively, the "Trademarks") appearing on the Site and/or the Services are the property of their respective owners, including, in some instances, us and/or our partners. Nothing contained on the Site, the Services or these Terms serves to grant you, by implication or otherwise, a license or right to use any of the Trademarks or copyrights owned by us or by any third party.

Except as expressly permitted in these Terms, you may not use, modify, create derivative works of, copy, redistribute, reproduce, publish, transmit, display, commercialize, or in any other way exploit any content or material from the Site or the Services, without express written permission from us and, if applicable, the respective copyright owner. You acknowledge and agree that you do not acquire any ownership rights by accessing or using the Site and/or the Services.

USER CONTENT

You are, and will remain, solely responsible for the content of any materials, including, without limitation, User Generated Social Media Content (as defined below), materials, submissions, artwork, logos, service marks, trademarks, images, text, ideas, notes, drawings, photographs, graphics, messages, concepts, or other information or communications (collectively, "User Content") you send, provide, upload, post or transmit to us via the Site, the Services, the Internet, e-mail or otherwise. We welcome our customers to share photos and videos of their experiences with our Services online, including on social media websites, social media applications, and social sharing websites. You may grant us permission to use, share and/or re-post your photos, videos, reviews or other content (collectively, "User Generated Social Media Content") by tagging or mentioning ANO Bureau with such User Generated Social Media Content.

You grant to us and our affiliates the royalty-free, perpetual, irrevocable, worldwide, transferable, non-exclusive right and license to use, reproduce, modify, adapt, publish, share, re-post, translate, create derivative works of, and display User Content, without payment, royalties, or other consideration to you, in connection with (i) the operation of the Site, (ii) providing you the Services, and (iii) for our business purposes, including, without limitation, promotion, advertising or marketing of ANO Bureau, in any form, medium, or technology now known or later developed.

By granting us permission to use your User Generated Social Media Content you also grant us permission to use and authorize others to use your name and/or social media handle in association with your User Generated Social Media Content for identification, publicity related to ANO Bureau and the Services, and similar promotional purposes. While our general policy is to credit User Generated Social Media Content to their respective copyright holders, image/content credit is not guaranteed. Subject to existing laws, you hereby waive any moral rights that you may have in any User Content. In addition, you release the ANO Bureau Parties (as defined below) from all claims, demands, actions, or suits in connection with your User Content or User Generated Social Media Content, including any liability related to the ANO Bureau Parties' use or non-use of your User Content or User Generated Social Media Content, claims for defamation, invasion of privacy, right of publicity, emotional distress, or economic loss.

You represent and warrant that you are the owner of or have the right to license User Content and that your User Content does not and will not infringe, misappropriate, or violate the intellectual property or other proprietary rights of any third party. You must not send, upload, post, or transmit to us any User Content to which you do not hold the necessary rights or which violate or infringe upon the intellectual property or other proprietary rights of others.

In addition, your User Content may not: (a) contain any personally identifiable information, including contact information for you or any person; (b) bully, threaten, abuse, harass, degrade or mock, or contain, depict or promote any threats to, any person, place, property, business or group; (c) contain, depict or promote any libelous, defamatory, profane, obscene, pornographic, sexually explicit, indecent, or otherwise inappropriate content; (d) contain or depict any symbols, words, or slurs that are widely considered offensive to individuals of a certain race, gender, ethnicity, religion, sexual orientation, or socioeconomic group; (e) contain, depict, or promote any unreasonably dangerous or reckless behavior or activity, including, without limitation, violence, abuse, cruelty to animals, use of illegal drugs, excessive or inappropriate use of alcohol or legal drugs, or any conduct that constitutes a criminal offense or gives rise to civil liability; (f) share or transmit unsolicited advertising, spam or junk or bulk messages; or (g) involve impersonation of any other individual or misrepresentation of your professional or other affiliation with any other person or entity.

You acknowledge that ANO Bureau and its affiliates will have the right (but not the obligation) in their sole discretion to remove any User Content that violates these Terms or may otherwise be objectionable. You further acknowledge and agree that we may preserve User Content and may also disclose User Content if required to do so by law or if there is certain belief that such preservation or disclosure is reasonably necessary to: (A) comply with legal process; (B) enforce these Terms; (C) respond to claims that the ANO Bureau User Content violates the rights of third-parties; or (D) protect the rights, property, or personal safety of ANO Bureau, its Users, and the public. We advise that you keep a copy of all User Content uploaded to the Site and/or Services. We maintain no guarantee that User Content uploaded into the Site and/or Services will be available in the future and are not liable for loss of User Content under any circumstance.

MONITORING; COPYRIGHT COMPLAINTS

You agree that we have the right, but not the obligation, to monitor, suspend, terminate, edit, disclose, refuse to post, or remove at any time, for any reason in our sole discretion, any material, content, and/or activity anywhere on the Site or the Services, including, without limitation, any User Content. In the event you post or provide content in violation of these Terms or to which you do not have adequate rights, we may suspend or terminate your access to or use of the Site or the Services. Notwithstanding this right, we do not and cannot review all materials submitted to the Site or the Services. If notified, we will investigate an allegation that content transmitted to us is in violation of these Terms and determine whether to have the communication removed. However, we assume no responsibility or liability arising from or relating to any actions or content transmitted by or between you or any third party within or outside of the Site or the Services, including, but not limited to, any error, defamation, libel, slander, omission, falsehood, obscenity, pornography, profanity, danger or inaccuracy contained therein.

Digital Millennium Copyright Act

We may, in appropriate circumstances, terminate the access of Users who infringe or otherwise violate the rights of others. While we reserve the right to terminate the access of users who infringe or otherwise violate the rights of others in our sole discretion, if you are a Repeat Offender (as defined below), your access to the Site or the Services will be suspended or terminated. "Repeat Offender" shall mean any user of the Site or the Services against whom we receive three (3) or more Infringement Notifications (as defined below).

SUBMIT AN INFRINGEMENT CLAIM TO ANO BUREAU

ANO Bureau will respond to alleged copyright infringement notices that comply with the Digital Millennium Copyright Act of 1998 ("DMCA") and trademark infringement notices that comply with this policy. ANO Bureau does not accept infringement notices in relation to unregistered trademark rights.

UNDER UNITED STATES FEDERAL LAW, IF YOU KNOWINGLY MISREPRESENT THAT ONLINE MATERIAL IS INFRINGING, YOU MAY BE SUBJECT TO CRIMINAL PROSECUTION FOR PERJURY AND CIVIL PENALTIES, INCLUDING MONETARY DAMAGES, COURT COSTS, AND ATTORNEYS' FEES.

Copyright infringement.

If you believe that your work has been copied and is accessible on the Site or Services in a way that constitutes copyright infringement, you may notify us (each, an “Infringement Notification”) by providing the following information (as required by the Online Copyright Infringement Liability Limitation Act of the Digital Millennium Copyright Act (“DMCA”), 17 U.S.C. sec. 512):

- A physical or electronic signature of the person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed; Identification of the copyrighted work claimed to have been infringed, or if multiple copyrighted works are covered by a single notification, a representative list of such works;
- Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit us to locate the material;
- Information reasonably sufficient to permit us to contact you, such as an address, telephone number, and if available, an e-mail address;
- A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by you, your agent, or the law; and
- A statement that the information in the notification is accurate, and, under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

Please send the written communication to ANO Bureau by email and registered U.S. Mail to:

ANO Bureau
2001 Market Street, Philadelphia, PA 19103
Attn: DMCA agent
E-mail: info@anobureau.com
E-mail Subject: “DMCA Request”

Trademark infringement.

If you believe that your registered trademark has been infringed in a way that is accessible via the Service, please notify ANO Bureau as detailed below, and include the following information:

- An electronic or physical signature of the registered trademark owner or a person authorized to act on behalf of the trademark owner;
- Identification of the trademark that you claim has been infringed, including the the official number, jurisdiction, goods and/or services and status;

- Identification of the material that is claimed to be infringing and where it is located on the Service (e.g. URL);
- An explanation of why you believe the reported material is used in violation of your trademark rights, including the specific goods and/or services you believe to be in use;
- Your address, telephone number, and e-mail address;
- A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the trademark owner, its agent or law; and
- A statement, made under penalty of perjury, that the above information is accurate, and that you are the trademark owner or are authorized to act on behalf of the rights owner.

Please send the written communication to ANO Bureau by email and registered U.S. Mail to:

ANO Bureau
2001 Market Street, Philadelphia, PA 19103
Attn: DMCA agent
E-mail: info@anobureau.com
E-mail Subject: "DMCA Request"

What action we will take after we receive a notice of potential copyright or trademark infringement, in compliance with the above:

ANO Bureau has an obligation to act on copyright infringement notices filed in accordance with the DMCA. If ANO Bureau receives a valid copyright infringement notice, the cited material will be removed from our Service and we will notify the business partner who provided that material.

If ANO Bureau receives a valid trademark infringement notice, we will conduct an investigation and may, in our discretion, take actions including removing the cited material from the Service and notifying the business partner who provided that material.

TERMINATION

We may terminate your access to the Site, without cause or notice, which may result in the forfeiture and destruction of all information associated with you. All provisions of this Agreement that by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability.

REVIEWS

We may provide specific opportunities for you to tell us and other users what you think about our products or other services made available on our Site (“Reviews”). If you choose to provide a Review, you understand and agree that you shall state your opinions lawfully, honestly, and in good faith and reveal to others any conflict of interest or relationship that might influence your views, if applicable. You hereby grant to us and our affiliates, the royalty-free, perpetual, irrevocable, worldwide, transferable, non-exclusive right and license to use, reproduce, modify, adapt, publish, share, re-post, translate, create derivative works of, and display your Reviews, without payment, royalties, or other consideration to you, in connection with (i) the operation of the Site, and (ii) for our business purposes, including, without limitation, promotion, advertising or marketing of ANO Bureau, in any form, medium or technology now known or later developed (including, without limitation, on any of our social media accounts). All Reviews are strictly the opinion of the users posting such Reviews, and we do not endorse or approve any such Reviews, nor do we have any responsibility or liability for the accuracy, appropriateness, or content of such Reviews.

THIRD-PARTY SITES; LINKING AND FRAMING

Our Site may contain links to websites, goods, and/or services maintained, owned, or controlled by others (“Third-Party Sites”) that are not affiliated with us and may be located in different countries and that may be subject to different regulatory and other legal requirements. We have not reviewed all of the Third-Party Sites linked to the Site or the Services and are not responsible for the content or services offered on such Third-Party Sites, including, but not limited to, any advertising, order processing and fulfillment, or payment terms related to such Third-Party Sites. Access to

Third-Party Sites through the Site or the Services does not constitute an endorsement by us or any of our subsidiaries or affiliates of any such Third-Party Sites, or the content or services offered by them. We have no responsibility or liability for these Third-Party Sites' independent policies or actions and are not responsible for the privacy practices of such Third-Party Sites or retailers. Complaints, claims, concerns, or questions regarding Third-Party Sites should be directed to the applicable third party. We strongly advise you to read the terms and conditions and privacy policy of any third-party site that you visit.

If we provide links to social media platforms, such as Facebook, TikTok, Instagram, or Twitter, and you choose to visit any such social media platforms through our links, please note that the personal information you post, transmit or otherwise make available on or through such social media platforms may be viewed by the general public. We do not control any content or information made available on such social media platforms and we are not responsible for any third-party use of any such content or information, including, without limitation, personally identifiable information, that you have posted, transmitted, or otherwise made available on such social media platforms.

You will not mirror or frame the Site or Services or any part thereof. You shall not link to the Site or Services on any other site, service or product which, as determined by ANO Bureau in its sole discretion, (i) publishes, contains, broadcasts or promotes libelous, abusive, offensive, harassing, violent, inflammatory, threatening, defamatory, obscene, indecent, sexually explicit, pornographic or otherwise objectionable materials, (ii) promotes discrimination on the basis of race, sex, religion, nationality, disability, sexual orientation or age, or (iii) publishes, contains, broadcasts or promotes materials that could give rise to any civil or criminal liability under U.S. or international law. You also shall not link to the Site or Services in such a way as to suggest any form of association, approval, or endorsement on ANO Bureau's or its affiliates' part. If we notify you of a violation of this paragraph, you shall immediately take down the link to the Site or Services.

UPDATES TO SITE

We will not be liable if, for any reason, all or part of the Site or the Services is ever unavailable. We reserve the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Site or the Services, or any part thereof, with or without notice.

Please remember when reviewing information on the Site or the Services that such information may not represent the complete information available on a subject. On occasion, information on the Site or the Services may contain errors. We reserve the right to, at any time without prior notice, correct any errors, inaccuracies, or omissions, and to change or update information.

DISCLAIMER OF WARRANTIES

If you choose to use the Site, you do so voluntarily and at your sole risk. The Site is provided “as is”, without warranty of any kind, either express or implied.

You agree that you have had whatever opportunity you deem necessary to investigate the Services, laws, rules, or regulations that may be applicable to your use of the Site and that you are not relying upon any statement of law or fact made by ANO Bureau relating to such use.

YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT YOUR USE OF THE SITE AND THE SERVICES (INCLUDING, WITHOUT LIMITATION, ANY SERVICES OFFERED VIA THE SITE) IS AT YOUR SOLE RISK. THE SITE AND THE SERVICES (INCLUDING, WITHOUT LIMITATION, ANY SERVICES OFFERED VIA THE SITE) ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. WE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON- INFRINGEMENT. WE MAKE NO WARRANTY THAT THE SITE OR THE SERVICES (INCLUDING, WITHOUT LIMITATION, ANY PRODUCTS AND/OR SERVICES OFFERED VIA THE SITE) WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, UNFAILINGLY SECURE, OR ERROR-FREE, THAT THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SITE OR THE SERVICES WILL BE ACCURATE OR RELIABLE, THAT THE QUALITY OF ANY INFORMATION OR MATERIALS OBTAINED BY YOU THROUGH THE SITE OR THE SERVICES WILL MEET YOUR EXPECTATIONS, AND THAT ANY ERRORS IN THE SITE OR THE SERVICES WILL BE CORRECTED. YOUR SOLE REMEDY AGAINST US FOR DISSATISFACTION WITH THE SITE OR THE SERVICES IS TO STOP USING THE SITE OR THE SERVICES, AS APPLICABLE. THE FOREGOING LIMITATION OF RELIEF IS AN ESSENTIAL PART OF THE BARGAIN BETWEEN YOU AND US UNDER THESE TERMS. PLEASE NOTE THAT SOME JURISDICTIONS DO NOT ALLOW LIMITATIONS ON THE LENGTH OR SCOPE OF AN IMPLIED WARRANTY, SO THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

The foregoing disclaimers apply to the maximum extent permitted by law. You may have other statutory rights. However, the duration of statutorily required warranties, if any, shall be limited to the maximum extent permitted by law.

LIMITATION OF LIABILITY

Some of the illustrations ANO Bureau offers within its services are created by our partners and subcontractors around the world. While we take commercially reasonable measures to ensure no services we offer violate the intellectual property of any third party, we do not guarantee non-infringement. You agree not to hold ANO Bureau liable for any type of intellectual property infringement that is not caused by the gross negligence or fraudulent actions of ANO Bureau. If you believe that any illustrations, work, or images within our Services may violate the intellectual property rights of a third party, please contact us as detailed within these Terms, in accordance with DMCA, and we will work with you to address the potential infringement.

TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, IN NO EVENT SHALL ANO BUREAU AND/OR AFFILIATES AND EACH OF OUR AND THEIR RESPECTIVE LICENSORS, LICENSEES, FRANCHISEES, SERVICE PROVIDERS, CONTENT PROVIDERS, EQUITY HOLDERS, EMPLOYEES, REPRESENTATIVES, AGENTS, OFFICERS, DIRECTORS, MANAGERS, SUCCESSORS, AND ASSIGNS (COLLECTIVELY, THE "ANO BUREAU PARTIES") BE LIABLE FOR ANY INCIDENTAL, DIRECT, INDIRECT, PUNITIVE, ACTUAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR OTHER DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR SUCH DAMAGES ARE REASONABLY FORESEEABLE), RESULTING FROM (I) THE USE OR THE INABILITY TO USE THE SITE OR THE SERVICES (INCLUDING, WITHOUT LIMITATION, ANY PRODUCTS AND/OR SERVICES OFFERED VIA THE SITE); (II) ANY ACT OR OMISSION BY YOU THAT IS BASED (IN WHOLE OR IN PART) ON ANY INFORMATION, STATEMENT, OR CONTENT THAT IS PROVIDED OR OTHERWISE MADE AVAILABLE TO YOU BY OR THROUGH THE SITE OR THE SERVICES; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR OTHER DATA; (IV) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SITE AND/OR SERVICES.

IN NO EVENT SHALL THE COLLECTIVE LIABILITY OF THE ANO BUREAU PARTIES TO YOU, FOR ANY AND ALL DAMAGES, LOSSES, AND CAUSES OF ACTION, WHETHER IN CONTRACT, TORT, OR OTHERWISE, EXCEED, IN THE AGGREGATE, THE TOTAL

AMOUNT ACTUALLY PAID TO ANO BUREAU BY YOU FOR SERVICES PROVIDED OVER THE THREE MONTHS PRECEDING THE ARISING OF THE CAUSE OF ACTION. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES AND/OR THE LIMITATION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, IN CERTAIN JURISDICTIONS, SOME OF THE ABOVE LIMITATIONS OF LIABILITY MAY NOT APPLY TO YOU; ALL OTHER PROVISIONS OF THESE TERMS REMAIN IN FULL FORCE AND EFFECT.

These terms do not affect consumer rights that cannot by law be waived or limited. These terms do not exclude or limit liability arising out of either party's gross negligence, fraud, or willful misconduct.

INDEMNIFICATION

You agree to indemnify, defend, and hold harmless the ANO Bureau Parties from and against any and all claims, allegations, demands, actions, causes of action, lawsuits, investigations, and proceedings (including any and all liability, damages, costs, expenses (including reasonable attorneys' fees), settlements, fines, penalties and losses of any kind or nature whatsoever resulting from any of the foregoing) arising out of or in connection with: (i) your violation or breach of these Terms; (ii) your use of the Site and/or the Services (including, without limitation, any products and/or services offered via the Site); (iii) your violation of any rights of any third party; (iv) any claim related to your User Content; or (v) your violation of applicable law. This indemnification obligation will continue after you stop using the Site and/or the Services. We reserve the right to assume the exclusive defense and control of any claim and matter otherwise subject to indemnification by you at your expense, and you shall not in any event settle or otherwise dispose of any matter without our prior written consent.

FORCE MAJEURE

We will not be liable or responsible to you, nor be deemed to have defaulted or breached these Terms, for any failure or delay in our performance under these Terms when and to the extent such failure or delay is caused by or results from acts or circumstances beyond our reasonable control, including, without limitation, acts of God, flood, fire, earthquake, explosion, governmental actions, changes in law, war, invasion or hostilities (whether war is declared or not), terrorist threats or acts, riot or

other civil unrest, national emergency, revolution, insurrection, epidemic, pandemic, lockouts, strikes or other labor disputes (whether or not relating to our workforce), cyberattacks, denial of service attacks, restraints or delays affecting carriers, inability to obtain or delay in obtaining adequate or suitable supplies, breakdown of materials or telecommunications, or power outage.

CONSENT TO ELECTRONIC COMMUNICATIONS; NOTICES

You agree that we or our authorized agents may provide you in electronic form any information or other communications regarding our Services. These communications may be provided through our Site, email, text message or another website. When you visit our Site, use the Services, or communicate with us electronically, you consent to receive communications from us electronically.

We may send you responses or notices by email, posting to the Site, or written communication sent by U.S. Postal Service. You agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

GOVERNING LAW

These Terms and your use of the Site and/or the Services shall be governed by and construed for both substantive and procedural purposes in accordance with the laws of the State of Pennsylvania, U.S., without effect to any principles of any choice or conflict of law provision or rule (whether of the State of Pennsylvania or any other jurisdiction) that would cause the laws of any jurisdiction other than those of the State of Pennsylvania to apply.

DISPUTE RESOLUTION

PLEASE READ THE FOLLOWING PARAGRAPHS CAREFULLY BECAUSE THEY PROVIDE THAT ANY AND ALL DISPUTES BETWEEN YOU AND US WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION.

Timing of Claims

Any cause of action or claim you may have with respect to the Site and/or the Services must be commenced within one (1) year after the claim or cause of action arises.

Arbitration and Venue

You agree that any dispute relating in any way to your use of the Site and/or the Services shall be submitted to confidential arbitration in Montgomery County, Pennsylvania, except that, to the extent you have in any manner violated or threatened to violate our intellectual property rights, we may seek injunctive or other appropriate relief in any state or federal court, and you consent to jurisdiction and venue in such courts.

If you elect to seek arbitration, you must first send to us, by certified mail, a written notice of your claim (each, a "Notice"). Your Notice must be addressed to: ANO Bureau at 2001 Market Street, Philadelphia, PA 19103. If we initiate arbitration, we will send a Notice to you in accordance with these Terms. A Notice, whether sent by you or by us, must (i) describe the nature and basis of the claim or dispute; and (ii) set forth the specific relief sought. If we and you do not reach an agreement to resolve the claim within thirty (30) days after the applicable Notice is received, you or we may commence an arbitration proceeding.

Arbitration under these Terms shall be conducted by the American Arbitration Association under the rules then prevailing of the American Arbitration Association in accordance with its Commercial Arbitration Rules and before a single arbitrator. Ultimately, the selected arbitrator must have expertise in the subject matter of the dispute. The expenses of the arbitration charged by the arbitrator shall be borne by the non-prevailing party or otherwise as appropriately allocated between the parties to the arbitration by the arbitrator in his or her discretion. However, in every other regard, each party shall pay for and bear its own costs and legal fees, costs, and expenses. The arbitration shall be completed within one hundred twenty (120) days of either giving notice or filing a demand to arbitrate with the American Arbitration Association (whichever shall first occur).

Final Arbitration

The arbitrator's award shall be binding and may be entered as a judgment in any court of competent jurisdiction. The testimony, evidence, ruling and all documentation regarding any arbitration shall be considered confidential information. Neither party may use, disclose or divulge any such information unless otherwise required by law.

Class Action Waiver

To the fullest extent permitted by applicable law, no arbitration under these Terms shall be joined to an arbitration involving any other party subject to these Terms, whether through class arbitration proceedings or otherwise. You agree to an arbitration on an individual basis. IN ANY DISPUTE, NEITHER YOU NOR WE WILL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS BY OR AGAINST OTHER USERS IN COURT OR IN ARBITRATION OR OTHERWISE PARTICIPATE IN ANY CLAIM AS A CLASS REPRESENTATIVE, CLASS MEMBER, OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. The arbitral tribunal may not consolidate more than one (1) person's claims, and may not otherwise preside over any form of a representative or class proceeding. The arbitral tribunal has no power to consider the enforceability of this class arbitration waiver and any challenge to the class arbitration waiver may only be raised in a court of competent jurisdiction.

TELEPHONE CONTACT AND RECORDING POLICY

By providing us with a telephone number for a mobile device, including a number that you later convert to a mobile device number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number, about any product or services offered by ANO Bureau. This express consent applies to each such telephone number that you provide to us now or in the future.

Calls and messages may incur access fees from your mobile services provider. You understand that you need not provide this consent as a condition of obtaining goods or services from ANO Bureau, and that you may decline to provide or revoke your consent at any time by emailing info@anobureau.com.

By providing us with a telephone number, you agree that ANO Bureau may record any telephone conversation with you (or any another individual) during any telephone call to or from that number for training purposes, whether or not the call was initiated by you, and whether or ANO Bureau disclosed the fact that the call was recorded during the call.

To the extent these Terms provide for usage rules applicable to an application that are less restrictive than, or otherwise conflict with, the terms of service of the

application store (“App Store TOS”) from which the application was purchased, the more restrictive or conflicting provision in such App Store TOS will govern and apply.

MISCELLANEOUS

The division of these Terms into sections and the headings of the various sections in these Terms are for convenience of reference only and shall not affect the construction or interpretation of these Terms. You acknowledge and agree that any principle of construction or rule of law that provides that an agreement shall be construed against the drafter of the agreement in the event of any inconsistency or ambiguity in such agreement shall not apply to these Terms. Our failure to insist upon or enforce strict performance of any provision of these Terms shall not be construed as a waiver of any provision or right. Neither the course of conduct between the parties nor trade practice shall act to modify any of these Terms.

We may assign our rights and duties under these Terms to any party at any time without notice to you and without your express consent. You will not assign any of your rights or delegate any of your obligations under these Terms without our prior written consent. Any purported assignment or delegation in violation of this Section is null and void. No assignment or delegation relieves you of any of your obligations under these Terms.

There shall be no third-party beneficiaries to these Terms. Any provision of these Terms that contemplates performance or observance subsequent to any expiration or termination of these Terms, or which is otherwise necessary to interpret the respective rights and obligations of the parties hereunder, shall survive any expiration or termination of these Terms and continue in full force and effect. If any provision of these Terms shall be held unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from these Terms and shall not affect the validity and enforceability of any remaining provisions. These Terms, together with our Privacy Policy, and all other documents incorporated herein by reference, constitute the entire agreement between the parties pertaining to the subject matter hereof and supersede any agreements previously existing between the parties with respect to such subject matter.

U.S. USE ONLY

The Site, and the content, services, products and incentives we may provide from time to time on and through the Site are intended to comply with U.S. state and federal laws and regulations. We make no representation that any of the materials or the services to which you have been given access are available or appropriate for use in other locations. Those who access or use the Site from other jurisdictions do so at their own volition and are responsible for compliance with local law. If you are a non-U.S.-based user, be advised that other countries may have laws or regulatory requirements that differ from those in the U.S. Some jurisdictions do not allow the exclusion of certain warranties or the limitation or exclusion of liability for incidental or consequential damages. Accordingly, in certain jurisdictions, some of the above limitations of liability may not apply to you; all other provisions of these Terms remain in full force and effect.

QUESTIONS

If you have any questions or comments regarding these Terms, our Privacy Policy, the Site, or the Services, please feel free to contact us by e-mail at info@anobureau.com.

© Copyright 2023, ANO Bureau. All rights reserved. Reproduction, adaptation, or translation without permission is prohibited. All content available from this website, including but not limited to text, graphics, logos, icons, templates, downloads, or software, is the property of ANO Bureau and is protected by United States, Canada, and international copyright laws.