

## REIFax - Advertiser Terms and Conditions

- 1. Introduction and Definitions.** REIFax (hereafter **REIFax.com**) agrees to provide you and, if applicable, Authorized Users, access to the REIFax.com Advertising Services Platform, subject to your acceptance of and compliance with these Advertiser Terms and Conditions, and the terms and conditions of any applicable insertion order (s) that you or your Affiliate (s) enter into that specifically references these Advertiser Terms and Conditions and/or applicable Program Terms (each "**Insertion Order**") (collectively, the "**Agreement**"). In the Agreement, "**we,**" "**us,**" and "**our**" mean **REIFax.com**.
- 2. "REIFax.com"** and their officers, directors, consultants, contractors, agents, attorneys, employees, third-party service providers, and third parties distributing your ads via the Distribution Network, "**REIFax.com Company Websites**" means all the website pages, including any Custom Branded Page, that are owned, operated, authorized, or hosted by or for REIFax.com, "**REIFax.com Code**" is proprietary software code and related tools that we may offer to you in connection with a the **REIFax.com** Advertising Services Platform, and which are part of such Program, "**Distribution Network**" means the network of advertising channels, including all forms of media, applications, and devices, through which we distribute ads, whether on or off the **REIFax.com** Websites, "**you**" and "**your**" mean the entity electronically accepting the Agreement, or the company named in an Insertion Order, and any of its Affiliates that execute an Insertion Order for any Program, "**Affiliate**" means, with respect to an entity, any other entity that directly or indirectly controls, is controlled by, or is under common control with such entity, "**Authorized Users**" means your agents, representatives, contractors, and any person or entity acting or apparently acting on your behalf, and your Affiliates that access a Program without executing their own separate Insertion Order, and personally identifiable information. Terms used but not defined herein have the meanings given to such terms in any Program Terms or Insertion Order, as applicable. Terms used in any Program Terms or Insertion Order, but not defined therein, have the meanings given to such terms in these Advertiser Terms and Conditions. All definitions apply both to their singular and plural forms, as the context may require.
- 3. Charges, Fees, and Payment.** For any and all Advertising Services you purchase from REIFax.com, you will pay us in advance for all charges and fees you will incur in connection with each Campaign in US Dollars Only. Our measurements are the definitive measurements under the Agreement and will be used to calculate your charges. We will bill your Payment Method for all such charges and fees in connection with each Campaign, or as required by applicable law, and you will pay such charges in full at the time of purchasing a specific Ad Position. All payments of service fees, unused promotional credits, are non-refundable and are the property of REIFax.com. Any disputes about charges to your account (s) must be submitted to us in writing within 30 days of the date you incurred such charge, otherwise you waive such dispute and such charge will be final and not subject to challenge. Charges and fees do not include any applicable sales, use, value-added, withholding, excise, or any other taxes or government charges, which are payable by you and are in addition to any amounts due to us hereunder.
- 4. Access.** You will not: (a) use any automated means, including agents, robots, scripts, or spiders to access, monitor, scrape, or manage your account (s) with us, or to access, monitor, scrape or copy the REIFax.com Company Websites or REIFax.com Company systems or any data therein, (b) bypass any robot exclusion headers on the REIFax.com Company Websites (including using any device, software, or routine to accomplish that goal), (c) interfere or attempt to interfere with the proper working of the REIFax.com Company Websites, Programs, or REIFax.com Company systems, (d) use or combine

our Programs with software offered under an open source license which create any obligations with respect to our Programs contrary to the Agreement, or grant to any third party any rights to, or immunities under, our intellectual property or proprietary rights in our Programs, or (e) make available to us or our Affiliates any personally identifiable information of visitors, users, or customers of your website (s) in connection with your access or use of our Programs. Our Programs, including your password (s) related to your account (s), may not be used by, or made available to, any third party, except Authorized Users. You will promptly notify us in writing if you become aware of a potential breach of security relating to your account (s) with us (e.g., the unauthorized disclosure or use of your username or password). Authorized Users must comply with the Agreement and you are liable for their acts and omissions in connection with the Agreement, and any charges, costs, fees, or expenses they may accrue. You may use data made available to you in connection with a Program solely for internal use to manage your advertising account (s) with us and you will neither publish such data nor create profiles of our users. In order to improve our Programs, we frequently test traffic, implementations, and/or features, and you will pay for all charges as set forth in the applicable Insertion Order or your online account (e.g., impressions, clicks) during those tests (if applicable). We may redesign or modify the organization, specifications, structure, and/or appearance of any location where your ads may be displayed. Further, we reserve the right to modify or discontinue offering any Program or part thereof. Your information, promotions (if applicable), and ads must comply with our policies and specifications, which we may change from time to time.

5. **Your Site and Information.** We are not responsible for any aspect of your or any third-party website (s). You represent, warrant, and covenant that: (a) all information you provide or use (including our suggestions) in connection with the Agreement and/or on your website, including all creative, titles, descriptions, trademarks, listings, abstracts, ad target options, domain names, content of ads, data, data feeds, content, and URLs (each of the foregoing, individually and collectively, "**Information**") is, and will be updated to remain, current and accurate, (b) the website to which any ad links will look substantially the same to all end users regardless of the end users' location, (c) your website does not contain any content owned or licensed by us, including any ads published by us or through the Distribution Network, except pursuant to a separate signed agreement with us, and (d) your Information is either original to you or you have secured all necessary rights and licenses for its use as contemplated by the Agreement, and you are responsible for all royalties, payments, and fees with respect thereto (e.g., performing rights society fees).
6. **Use of Information.** In order to participate in any Program, you grant REIFax.com a non-exclusive, royalty-free, worldwide license in connection with all Programs to: (a) use, copy, adapt, reformat, recompile, communicate by telecommunication, truncate, edit, and/or modify any part of the Information for public performance, public display, and distribution, (b) access, index, cache, and display the website (s) to which your ads link, or any portion thereof, by any means, including web spiders and/or crawlers, (c) create and display copies of any text, images, graphics, audio, or video on the websites to which your ads link, and (d) distribute your ads through the Distribution Network. None of REIFax.com entities will have any liability for your ads or Information. You will provide all Information to us for our review before it is posted to the Distribution Network. REIFax.com may refuse, reject, cancel, or remove any ad, Information, or space reservation at its discretion at any time. Your ads may be subject to inventory availability, and the final decision as to ad relevancy is at our discretion. We do not guarantee that your ads will be placed in, or available through, any part of the Distribution Network, we

only guarantee that your ads will appear in the specific position that you selected at time of purchase.

7. **Confidentiality. "Confidential Information"** means any information disclosed to you by us, either directly or indirectly, in writing, orally, or by inspection of tangible objects, other than information that you can establish: (a) was publicly known and made generally available in the public domain prior to the time of disclosure to you by us, (b) becomes publicly known and made generally available after disclosure to you by us other than through your action or inaction, or (c) is in your possession, without confidentiality restrictions, prior to the time of disclosure by us, as shown by your files and records. You will not at any time: (a) sell, license, or transfer any Confidential Information, (b) disclose or otherwise make available to any person or entity any Confidential Information (other than to those of your employees and Authorized Users who are bound in writing by use and confidentiality restrictions which are no less protective of us than those contained in the Agreement and who have a legitimate need to know such Confidential Information in connection with the Agreement), or (c) access, use, reproduce, or copy any Confidential Information, except as necessary in connection with the purpose for which such Confidential Information is disclosed to you and in accordance with the Agreement. You will take all measures to protect the secrecy of, and to avoid disclosure and unauthorized use of, the Confidential Information. If required by law to disclose Confidential Information, you may do so provided that: (a) you give us prompt written notice of such requirement prior to such disclosure, (b) at our request, you assist us in obtaining an order protecting the Confidential Information from public disclosure, and (c) any such disclosure is limited to the minimum extent necessary to comply with the legal requirement. All Confidential Information will remain our personal property, and all documents, electronic media, and other items containing or relating to any Confidential Information must be delivered to us, destroyed, or uninstalled immediately upon our request, or upon termination of the Agreement. Nothing contained in the Agreement will prevent REIFax.com from complying with applicable privacy laws and regulations, and if there is any conflict between the Agreement and the terms of the applicable REIFax.com privacy policy ("Privacy Policy") (as posted on or linked from a REIFax.com Website), the Agreement will control. Notwithstanding anything to the contrary in the Agreement or the applicable Privacy Policy, all data and information gathered or received by us in connection with providing the Programs and all information described in the applicable Privacy Policy may be shared with and used by (a) REIFax.com (and you acknowledge the country of the REIFax.com entity receiving the data or information may not afford the same level of protection of such data as the country in which the data or information was collected), and/or (b) certain selected third parties only in anonymous form. You may not issue any press release or other public statement regarding the Agreement, the Programs, or REIFax.com without our prior written consent.
8. **Representations.** You represent, warrant, and covenant that: (a) you have the rights, authority, and any required permission and consent to enter into the Agreement, (b) you are a business, not a consumer, (c) your use of each Program is solely for lawful business purposes, (d) all Information is free of viruses, trojan horses, trap doors, backdoors, easter eggs, logic bombs, worms, time bombs, cancelbots, and/or other computer programming routines that may potentially damage, interfere with, intercept, or expropriate any REIFax.com system data or information, (e) a click on your ad will not: cause damage to a user's computer, download a software application (s), change a user's settings, or create a series of multiple, sequential, stand-alone advertisements (including by pop-up window or pop-under window), (f) you will not engage in, nor cause others to engage in, spamming or improper, malicious, or fraudulent (as determined by us) clicking, impression, or marketing activities relating to any Program, (g) the

Information, the ads (including products and services referenced therein), the website (s) to which the ads link, all emails, newsletters, and other materials and technology in connection therewith, any tools or code you use or make available in connection with a Program, and/or any act or omission by you relating to a Program or REIFax.com: (ga) do not violate any applicable law, statute, directive, ordinance, treaty, contract, or regulation, or REIFax.com policies or guidelines (collectively, "Laws"), (gb) do not infringe any copyright, patent, trademark, trade secret, or other intellectual property right of any person or entity, (gc) do not breach any duty toward, or rights of, any person or entity, including rights of publicity and/or privacy, (gd) are not false, deceptive, misleading, unethical, defamatory, libelous, or threatening, and (ge) do not (as determined by us) reflect poorly on or tarnish the reputation or goodwill of REIFax.com, (h) you will not reverse engineer, disassemble, reconstruct, decompile, copy, or create derivative works of any Programs, or any aspect or portion thereof, or Confidential Information, including source code or algorithms, (i) you will not alter or remove any identification, trademark, copyright, or other notice from any aspect of the Programs, (j) you will comply with any trade sanction, and/or import or export regulation that applies to your use of our Programs and obtain all necessary licenses to use, export, re-export, or import our Programs as applicable, and (k) you will not provide access to the Programs, except to Authorized Users or employees, who are bound in writing by use and confidentiality restrictions which are no less protective of us than those contained in the Agreement.

9. **Indemnification.** You will indemnify, defend, and hold harmless REIFax.com from all claims, whether actual or alleged (collectively, "Claims"), that arise out of or in connection with your Information and/or ads, your or Authorized Users' use of any Program, REIFax.com system, or REIFax.com Websites, your website, or your or Authorized Users' breach of the Agreement. You are solely responsible for defending any claim against REIFax.com, subject to such REIFax.com right to participate with counsel of its own choosing, and for payment of all judgments, settlements, damages, losses, liabilities, costs, and expenses, including reasonable attorneys' fees, resulting from all claims against a REIFax.com, provided that you will not agree to any settlement that imposes any obligation or liability on REIFax.com without its prior express written consent.
10. **WARRANTY DISCLAIMER.** THE PROGRAMS, DISTRIBUTION NETWORK, REIFAX.COM SYSTEMS, REIFAX.COM WEBSITES, REIFAX.COM CODE, AND DOCUMENTATION ARE PROVIDED ON AN "AS IS" BASIS, WITHOUT WARRANTY, REPRESENTATION, CONDITION, OR GUARANTEE OF ANY KIND, EXPRESS OR IMPLIED, AND YOUR USE THEREOF IS AT YOUR OWN RISK. WE HEREBY DISCLAIM ON BEHALF OF ALL REIFAX.COM ENTITIES ANY AND ALL WARRANTIES, REPRESENTATIONS, CONDITIONS, OR GUARANTEES, INCLUDING ANY WARRANTIES OR CONDITIONS OF TITLE, MERCHANTABILITY, MERCHANTABILITY, SERVICE QUALITY, NONINFRINGEMENT, AND FITNESS FOR A PARTICULAR PURPOSE.
11. **LIMITATION OF LIABILITY.** TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ANY LIABILITY OF THE REIFAX.COM ENTITIES IN CONNECTION WITH THE AGREEMENT, UNDER ANY CAUSE OF ACTION OR THEORY, WILL BE STRICTLY LIMITED TO THE AMOUNT ALREADY PAID BY YOU TO US PURSUANT TO THE AGREEMENT FOR THE APPLICABLE ADVERTISEMENT. IN NO EVENT WILL ANY REIFAX.COM ENTITY BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES ARISING OUT OF, OR IN CONNECTION WITH, THE AGREEMENT. YOU WILL NOT HOLD REIFAX.COM RESPONSIBLE FOR THE

SELECTION OR RETENTION OF, OR ANY ACTS, ERRORS, OR OMISSIONS BY, ANY THIRD PARTY IN CONNECTION WITH THE AGREEMENT, INCLUDING WITH RESPECT TO CLICKS AND/OR IMPRESSIONS BY ANY THIRD PARTY ON YOUR ADS, REGARDLESS OF THE INTENT OF SUCH THIRD PARTY.

12. **Termination.** At any time, for any or no reason, you or we may terminate the Agreement and/or your participation in any Program, and we may suspend or limit your participation in any Program or part thereof, including removing your ads. REIFax.com will not have any liability regarding the foregoing decisions. Upon termination of any Program Terms or the suspension or discontinuation of any Program or your participation therein, your outstanding payment obligations incurred under such Program (if applicable) will become immediately due and payable. Sections 2, 3, 4(c), and 5 through 15 of these Advertiser Terms and Conditions, the defined terms of the Agreement, and those provisions specified in any Program Terms will survive termination of the Agreement.
13. **Notices.** We may give notices to you by posting on any REIFax.com Website, or by email to the address provided by you. You must ensure that your contact and account information is current and correct, and promptly notify us in writing of any changes to such information. You will send all notices to us via recognized overnight courier or certified mail, return receipt requested, to: Legal Department, REIFax, 18459 Pines Blvd, Suite 139, Pembroke Pines, Florida 33029.
14. **Choice of Law; Venue.** The terms of the Agreement and any dispute relating thereto or between you and us will be governed by the laws of the State of Florida, without regard to conflict/choice of law principles. The United Nations Convention on Contracts for the International Sale of Goods does not apply to the Agreement. You agree to submit to the exclusive jurisdiction of the state and federal courts located in Broward County, Florida, or another location designated by us. Any claim against us will be adjudicated on an individual basis and will not be consolidated in any proceeding with any claim or controversy of any other party.
15. **Other.** The Agreement constitutes the entire agreement and understanding between you and us regarding the subject matter contained herein and supersedes all proposals, representations, claims, and communications in all forms of media (including all instructions, advertisements, messages, and policies), written and oral, regarding the subject matter contained herein. No terms or conditions other than those set forth in these Advertiser Terms and Conditions, any Program Terms or Insertion Order(s) will be binding on us unless expressly agreed to in writing by us. The terms of any specific Program Terms govern only that Program, and not any other Program, except as specifically referenced in such Program Terms. If there is a conflict between the Advertiser Terms and Conditions, any Program Terms, and any Insertion Order, the conflict will be resolved according to the following order of precedence: (1) Program Terms, (2) Advertiser Terms and Conditions, and (3) Insertion Order. Notwithstanding the foregoing, an Insertion Order may amend the Advertiser Terms and Conditions and/or the applicable Program Terms only if the amended terms contained in such Insertion Order: (a) apply only to the account (s) listed in the Insertion Order, (b) apply only to that Insertion Order and not to any other Program or Insertion Order (s), and (c) specifically identify the provision (s) of the Program Terms or the Advertiser Terms and Conditions they amend. Only a written instrument specifically waiving compliance that is executed by whichever of you or us is entitled to waive such compliance may waive any term(s) and/or condition(s) of the Agreement. No waiver by you or us of a breach of any provision hereof will be deemed a waiver of any other breach of such provision or a waiver of the provision itself. If any provision of the Agreement is held or made invalid or unenforceable for any reason, such invalidity will not affect the remainder of the Agreement, and the invalid or unenforceable provision will be replaced by a valid

provision that has a similar economic effect. We will have no liability under the Agreement by reason of any failure or delay in the performance of our obligations on account of strikes, shortages, riots, acts of terrorism, insurrection, fires, flood, storm, explosions, earthquakes, Internet and/or electrical outages, computer viruses, acts of God, war, governmental action, or any cause that is beyond our reasonable control. You and we are independent contractors and nothing in the Agreement will be construed to create, evidence, or imply any agency, employment, partnership, or joint venture between you and us. Except as otherwise set forth in the Agreement, neither you nor we will have any right, power, or authority to create any obligation or responsibility on behalf of the other and the Agreement is not intended to benefit, nor will it be deemed to give rise to any rights in, any third party. Notwithstanding the foregoing, you acknowledge and agree that REIFax.com will be third-party beneficiaries to the Agreement and will be entitled to directly enforce, and rely upon, any provision in the Agreement which confers a benefit on, or rights in favor of, them. You may not assign, sublicense, or transfer the Agreement or any right or duty under the Agreement. Any assignment, transfer, or attempted assignment or transfer in violation of this Section 15 will be void and of no force or effect. We and our subsequent assignees may assign, delegate, sublicense, or otherwise transfer from time to time the Agreement, or the rights or obligations hereunder, in whole or in part, to any person or entity such as to our Affiliate (s). The Programs are proprietary to us and are protected by the applicable state, federal, and international intellectual property laws and we retain all rights, title, and interests in the Programs, together with all derivative works, modifications, enhancements, and upgrades, but excluding your Information. Any rights not expressly granted in the Agreement are reserved by us, and all implied licenses are disclaimed. Headings used in the Agreement are for reference purposes only. As used in the Agreement, the word "including" is a term of enlargement meaning "including without limitation" and does not denote exclusivity, and the words "will," "shall," and "must" are deemed to be equivalent and denote a mandatory obligation or prohibition, as applicable. We may change the Agreement and/or a Privacy Policy at any time by posting such on the applicable REIFax.com Company Website or by email, and such revised Agreement and/or Privacy Policy will supersede and replace the earlier Agreement and/or Privacy Policy. Any use by you or Authorized Users of any Program after such notice will be deemed to be acceptance by you of the revised Agreement and/or Privacy Policy. Services and obligations to be performed by us hereunder may be performed by other REIFax.com companies and/or third-party service providers.

16. **Representative.** If you are an advertising agency, search engine marketer, reseller, or other entity representing Advertisers ("**Representative**"), this Section applies, and in such case, "**you**" and "**your**" mean Representative, any Affiliates of Representative who execute an Insertion Order, together with Advertisers. "**Advertiser**" means an entity (including a sole proprietor) which is/will be enrolled in a Program by you. **a.** Representative represents, warrants, and covenants that: (aa) it is the authorized agent of the Advertiser and has the legal authority to enter into the Agreement on behalf of the Advertiser, make all decisions, and take all actions relating to the Advertiser's accounts, (ab) by Representative executing an Insertion Order or otherwise enrolling an Advertiser in a Program, the Advertiser is also entering into the Agreement, (ac) Representative will not, without our prior written consent: (ac1) make any representation, guarantee, condition, or warranty concerning any Program or REIFax.com, including that Representative is an affiliate or partner of a REIFax.com, (ac2) make any commitments (e.g., guarantees as to placement of ads) to an Advertiser or potential Advertiser regarding any Program, (ac3) negotiate any terms or conditions related to the Programs which may affect the rights, protections, and/or obligations of REIFax.com, and/or that

are inconsistent with the Agreement, or (ac4) engage in any telesales or telemarketing in connection with any Program, and (ad) Representative will perform its duties pursuant to the Agreement in a professional manner consistent with the requirements established by us. Upon our request, Representative will immediately deliver to us each agreement that designates Representative as the Advertiser's agent and authorizes Representative to act on the Advertiser's behalf in connection with the Agreement. In the event of a termination of your relationship with an Advertiser, such Advertiser may continue to use the Information, including account and performance history with respect to its ads, and Representative will no longer have access for such Advertiser's accounts.

Representative will not at any time use data or information received in connection with the Agreement to conduct any marketing efforts targeted at our existing advertisers.

While the Agreement is effective and for twelve (12) months thereafter, Representative will not, directly or indirectly, refer for employment or solicit our employees, consultants, or agents. **b. Payment Liability.** Without limiting any other provision of the Agreement,

Representative and each Advertiser will be jointly and severally liable for all payment obligations pursuant to Section 2 of these Advertiser Terms and Conditions, and you hereby waive any Law that may require us to proceed against one or more of you prior to proceeding against any others who may also be liable. Notwithstanding the foregoing, (ba) if we offer you Sequential Liability in a particular country and we approve the applicable Advertiser's credit application, we will hold Representative liable for payments under Section 2, above, solely to the extent Representative has received payment from such Advertiser; for sums not received by Representative, we will hold the Advertiser solely liable ("**Sequential Liability**"), and (bb) if Representative (bb1) breaches or allegedly breaches Section 16 (aa), above, or (bb2) fails to comply with our request to confirm whether an Advertiser has paid to it in advance funds sufficient to make payments pursuant to Section 2, above, Representative will be obligated to immediately pay all such amounts due us regardless of whether it has received payment from such Advertiser. You acknowledge that we may directly contact any Advertiser represented by Representative, including if we have not received payment for such Advertiser's account within 60 days from the date of the applicable invoice.

17. **Electronic Signatures Effective.** **a.** If the Agreement is an electronic contract, then this Section applies in order to set out the legally binding terms of your use of our Programs, including the REIFax.com Websites. You accept the Agreement and the terms, conditions, and notices contained or referenced herein by clicking on the "Complete Order" button in connection with your enrollment. This action creates an electronic signature that has the same legal force and effect as a handwritten signature. When you click on the " Complete Order " button during enrollment, you also consent to having the Agreement provided to you in electronic form. **b.** You have the right to receive the Agreement in non-electronic form and may request a non-electronic copy of the Agreement before or after you electronically sign the Agreement by submitting a request to us as specified below. You also have the right, at any time, to withdraw your consent to have the Agreement provided to you in electronic form. Should you choose to withdraw your consent to have the Agreement provided to you in electronic form, we will discontinue your then-current username and password. This means that you will not have the right to use any Program unless and until we issue you a new username and password. We will only issue you a new username and password after we receive a signed copy of a non-electronic version of the Agreement, which we will send to you upon written request. To withdraw your consent and/or request a non-electronic copy of the Agreement, please send a letter and self-addressed, stamped envelope to the address set forth in Section 12, above. Your withdrawal of consent will be effective within a reasonable time after we receive your withdrawal notice described above. Prior to such

effective date, the Agreement electronically signed by and provided to you will remain legally valid and enforceable. **c.** In order to access and retain the electronic Agreement, you must have access to the Internet, either directly or through devices that access web-based content, and pay any charges associated with such access. In addition, you must use all equipment necessary to make such connection to the Internet (e.g., a computer and modem or other access device). Please print a copy of the Agreement for your records. To retain an electronic copy of the Agreement, you may save it into any word processing program. We will notify you of any changes in the hardware or software requirements needed to access and/or retain the Agreement that create a material risk that you will not be able to continue to access and/or retain the electronic Agreement.

**PAYMENT METHOD PROGRAM TERMS** - The following Program Terms apply.

1. **Billing and Payment Method.** When you supply us with a method of payment such as a credit card or charge card ("**Payment Method**") in connection with a Program, you participate in the "**Payment Method Program**" and you authorize us to bill your Payment Method pursuant to these Payment Method Program Terms for any and all charges and fees you incur in connection with that Program, including recurring payments. The types of Payment Methods that we accept and the timing of the billing of the charges and fees may vary according to the Program; however, we do not knowingly accept debit cards and you should not provide a debit card as a form of payment. The terms of your Payment Method are determined by an agreement(s) between you and your financial institution.
2. **Ad positioning.** Except as otherwise expressly provided in the Agreement, positioning of advertisements on REIFax.com is specifically selected by you at time of Ad purchase.
3. **Authorization.** You agree to keep your Payment Method information on file with us current (such as your address, card or account number, and expiration date, if any), and you also authorize us to update your Payment Method information with data we obtain from your financial institution, the issuer of your credit card or charge card, or from MasterCard or Visa. You authorize us to retain your Payment Method information until such time as you revoke this authorization in accordance with procedures prescribed by us. Any revocation by you of this authorization will become effective when all charges and fees associated with your use of the Programs have been fully satisfied, as determined by us. Your revocation of this authorization will have no effect on your liability for charges and fees that you have incurred in connection with your use of a Program prior to such revocation.
4. **Cancellations.** Ad campaigns cancelled more than fourteen (14) days before the scheduled start date of a campaign are subject to a 10% cancellation fee. Campaigns cancelled less than fourteen days before the scheduled start date of the campaign are subject to a 25% cancellation fee. There are no cancellations once a campaign begins.
5. **Effects of Termination.** Sections 2 and 3 of these Payment Method Program Terms will survive any termination of the Agreement.

Updated November 16, 2011