

MoneyIsland™ Terms of Service

Last Updated: August 19, 2015

1. INTRODUCTION

Welcome to MoneyIsland™, an online world packed with games that teach teens and tweens financial skills as they earn rewards from their parents, teachers, and out-of-school providers. The MoneyIsland Terms of Service (“TOS”) apply to the MoneyIsland website (“Site”), iOS app (“App”) and the products and services offered on or through the Site (collectively, the “Service”), which is owned and operated by BancVue, LTD d/b/a MoneyIsland (“MoneyIsland,” “we,” “us,” or “our”). Any references to “you” or “your” refer to both you and any person on whose behalf you act, if any.

PLEASE READ THIS DOCUMENT CAREFULLY. THE TOS IS A LEGALLY BINDING AGREEMENT BETWEEN YOU AND MONEYISLAND. YOUR USE OF THE SITE, APP, AND SERVICE IS SUBJECT AT ALL TIMES TO THE TOS, WHICH INCORPORATES BY REFERENCE THE MONEYISLAND PRIVACY POLICY, AND ANY OTHER APPLICABLE DOCUMENTS THAT YOU AGREE TO. YOU REPRESENT THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO THE TOS.

Each time you use or access our Service, you agree to be bound by the TOS. You may not access the MoneyIsland Site, or register an account unless you agree to each of the terms contained here. If you do not agree to or cannot comply with any part of the TOS, you should not use or access our Service.

2.AGE OF USERS BY CREATING A MONEYISLAND ACCOUNT, YOU REPRESENT THAT YOU ARE AN ADULT AND ARE ACCEPTING EACH OF THE TERMS AND CONDITIONS OF THE TOS ON BEHALF OF YOURSELF AND ON BEHALF OF ANY CHILD WHOM YOU PERMIT TO CREATE A KID ACCOUNT WITHIN YOUR ACCOUNT. BY ACCESSING OR OTHERWISE USING THE SERVICE, YOU AGREE TO BE BOUND BY THE TERMS OF THE THEN-CURRENT TOS.

3.MODIFICATIONS AND CHANGES

- . 3.1 **Changes.** We reserve the right at any time and without prior notice, to:

- . 3.1.1 Add to, change or remove any part, term or condition of the TOS; or
- . 3.1.2 Change the Site or Service, including by eliminating, modifying or discontinuing any content on or feature of the Site or Service, restricting the hours of its availability or limiting the amount of use permitted.
- . 3.2 **Notice.** We will notify you of changes to the TOS by changing the “Last Updated” date above, and by providing notice by any other means, including posting a notice that the TOS has changed on the Site, App, or Service, or sending an email to your last email address of record if you have provided your email address to us. Any changes we make will be effective immediately upon notice. It is your responsibility to check the TOS periodically for changes. Your continued use of the Site, App, or Service after such notice constitutes your acceptance of such changes. If the revision alters a material term, and you, in good faith, determine that the modification is adverse to you and unacceptable, then you shall have the right to close your account.
- . 3.3 MoneyIsland has the right to modify, suspend or discontinue the Service or any portion of the Service at any time, including the availability of any area of the Service, or the fees, rewards structure, and availability of rewards. MoneyIsland may also impose limits on certain features and services or restrict your access to parts or all of the Service without any notice or liability to you.

4. ACCOUNTS AND ACCESS

- . 4.1 **Registration and Parent Accounts.** Registration is only open to adults, such as parents, age 18 and older, with a valid authorization code from a participating provider. Once a parent has registered, the parent may add children to his or her MoneyIsland account, and permit such children to create a “kid account” associated with the parent’s account in order to use the Service, App, and Site.
- . 4.2 **Kid Accounts.** A parent account holder may permit his or her child(ren) to create a “kid account” as part of his or her parent account. In order to add a child to your account, you must add that child’s first name to your account. Once you add a child to your account, MoneyIsland generates a “kid code” that your child can use to activate his or her “kid account” within your parent account and begin to play MoneyIsland. Your child is not allowed to create his or

her own account, without your permission. After activating his or her kid account, your child can play games and complete challenges on MoneyIsland.

- . 4.3 **Individual Use.** Accounts are for individual use only. You may not share your account with anyone or allow anyone else other than you to access or use your account, unless you are a minor in which case your parent or legal guardian has the right to access and manage your kid account. A minor is never permitted to access a parent's account. It is your responsibility as a parent to maintain the confidentiality of your parent account. You are responsible and liable for all activities conducted through your account, regardless of who conducts those activities

- . 4.4 **Account Security.** You are entirely responsible for all activities that occur under your account(s) and for maintaining the confidentiality of your username(s), password(s), and your account(s). You also hereby agree to promptly notify us via email at support@moneyisland.com of any unauthorized use of your or your child's username, password, other account information, or any other breach of security that you become aware of involving or relating to the Site or Service. In addition, you agree to take adequate measures to safeguard your information and account, including exiting from your account at the end of each session. MoneyIsland is not liable for any loss that you may incur as a result of any unauthorized use of your user account and password. You further agree to accept all responsibility for activities that occur under your account or that are conducted by your child under his or her kid account. You may not sell, transfer or assign your account or allow others to use it or rent it from you. **DISCLOSURE TO OR USE OF A PASSWORD BY ANOTHER PERSON IS A BREACH OF THE TOS.** If your Account is distributed to third parties or otherwise misused, MoneyIsland shall have the right, in its sole discretion and without notice to you, to terminate the TOS and your account, as well as all associated kid accounts.

- . 4.5 **Prohibited Account Activities.** It is prohibited to obtain, attempt to obtain, use, or attempt to use the password of anyone else. We will never ask you for your password by telephone or e-mail, and you should not disclose it this way if someone asks you to do so. In no event shall MoneyIsland be held responsible for any damage that occurs to your account, nor is MoneyIsland liable for any financial or emotional damage or distress you may suffer as a result of any

account breach. No player may use the player name of another to impersonate or falsely represent his or her identity. It is also prohibited to obtain, attempt to obtain, use, or attempt to use the login and/or player name of anyone else.

5. PERSONAL INFORMATION AND PRIVACY

5.1 **Accuracy.** You agree to provide only true, accurate, current and complete information to us in connection with your registration for and use of the Service. You are responsible for maintaining the confidentiality of your Account information, as well as the accuracy of your Account information, including all contact and billing information. You hereby acknowledge that, if you provide any information that does not satisfy this provision, or we have reasonable grounds to suspect as much, we have the right to suspend or terminate your account and refuse any and all current or future use of the Site or Service.

- . 5.2 **Use of Your Information.** You also agree that MoneyIsland may store and use any personal information that you provide to us for use in accordance with the MoneyIsland Privacy Policy (“Privacy Policy”), including but not limited to processing your request or order, billing you for the Service (if applicable), providing the Site or Service, and as otherwise permitted or required under applicable law. Please refer to our Privacy Policy, which is incorporated by reference into the TOS, for more information regarding MoneyIsland's collection, use, disclosure and storage of your personal information.
- . 5.3 **Privacy Policy.** You hereby expressly agree that we may use your personal information in accordance with the terms of the Privacy Policy. You can find our MoneyIsland Privacy Policy via [this link](#), or by going to moneyisland.com

6. LIMITED LICENSE

- . 6.1 **Site Information.** The term “Site Information” means all information, text, pictures, sound, graphics, scripts, photos, software, designs, design rights, video, data, sounds, music, interactive features, content and the like that is displayed on the Site, App or Service and any and all other proprietary rights contained therein, including, without limitation, the trademarks, service marks, logos, patent rights, copy rights, other proprietary material, marks or rights, know-how, concept, methods, techniques, ideas and all other intellectual property rights and rights of a similar character whether registered or capable of registration.

- . 6.2 **Ownership.** You hereby expressly acknowledge that MoneyIsland or its licensors own all legal right, title and interest in the Site Information. MoneyIsland reserves all rights not expressly granted in and to the Site, App, Service and Site Information.

- . 6.3 **Personal Use.** MoneyIsland hereby grants you a personal, non-exclusive, non-assignable and non-transferrable license to use, display, print, and download extracts from the Site, App, or Service for your own personal use on the following basis:
 - . 6.3.1 no documents, related graphics or materials on the Site, App, or Service are modified in any way;

 - . 6.3.2 no graphics on the Site, App, or Service are used separately from accompanying text;

 - . 6.3.3 MoneyIsland copyright and trade mark notices and this notice appear in all copies;

 - . 6.3.4 any material may only be downloaded or printed from the Site, App, or Service for a maximum of one (1) time;

 - . 6.3.5 you agree to fully comply with the TOS;

 - . 6.3.6 you shall not use the Site Information in any commercial or public manner, including without limitation any public exhibition; and

 - . 6.3.7 you shall not reproduce, modify, display, perform, publish, distribute, disseminate, broadcast, circulate or store any part of the Site, App, or Service or include any part of such in any public or private electronic retrieval system or service without our prior written permission.

- . 6.4 **Reservation of Rights.** Any rights not expressly granted in TOS to you are reserved to MoneyIsland.

7. SUGGESTIONS AND OTHER SUBMISSIONS With respect to any material, information, suggestion, comment, online communication, idea or the like that you submit to MoneyIsland, you agree that: (i) you shall have no right to confidentiality in your communications and MoneyIsland shall have no obligation to protect your communications from disclosure; (ii) MoneyIsland shall be free to reproduce, use, disclose and distribute your communications to others without limitation; and (iii) MoneyIsland shall be free to use

any ideas, concepts, know-how, content or techniques contained in your communications for any purpose whatsoever, including, but not limited to, the development, production and marketing of products and services that incorporate such information.

8.CODE OF CONDUCT; IMPROPER USE OF THE SITE, APP, AND SERVICE

- . **8.1 Use of the Site, App, or Service.** While using the Site or Service (including in connection with any User-Generated Content), you will not, and will not induce any third party to: (i) use the Site, App, Service or any of the Site Information in a way that is unlawful, harms MoneyIsland or any User of the Site, App, or otherwise violates the rights of any party; (ii) use the Site, App, Service or any of the Site Information in a way that could overburden, or impair the Site or Service (or the networks or systems connected to such); (iii) attempt to disable or circumvent any security mechanisms used by the Site, App, Service or Site Information, or otherwise attempt to gain unauthorized access to any portion or feature of the Site, Service or Site Information or any other systems or networks connected to the Site, App, or Service, or to any server of MoneyIsland or its third party service providers, by hacking, password “mining”, or any other illegal means; (iv) use any “deep-link”, “page-scrape”, “robot”, “spider”, or other automatic device, program, algorithm or methodology, or any comparable manual process, to access, acquire, copy, or monitor any portion of the Site, App, Service or Site Information; (v) use any device, software, instrumentality or routine to interrupt or interfere with, or attempt to interrupt or interfere with, the proper operation and working of the Site, App, or Service, or with any other person’s use of the Site, App, or Service; (vi) breach any security measures implemented on the Site, App, or Service or in the Site Information; (vii) track or seek to trace any information on any other person who visits the Site, App or uses the Service; (viii) use the Site, App, Service or Site Information for, or in connection with, any illegal purpose, to solicit, facilitate, encourage, condone, or induce any illegal activity, or as otherwise prohibited by the TOS or applicable laws, rules or regulations, including, without limitation, laws applicable to the export of software and data; (ix) copy, modify, create a derivative work of, reverse engineer, decompile, or otherwise attempt to extract the source code of any proprietary software used to provide, maintain, or otherwise applicable to, the Site, App, Service or Site Information, or otherwise made available to you in connection with the Site, App, Service or

Site Information; (x) use any “dupes,” “cheats,” “bots,” “hacks” or other patterns of play that allow you access to content or rewards at an accelerated rate when compared with ordinary Site/App usage; (xi) use your software or third party software to rewrite or modify the user interface or otherwise manipulate data in any way; (xii) use any trademarks, service marks, names, logos, or other identifiers of MoneyIsland, its employees, licensors, independent contractors, providers, vendors, and affiliates (collectively, “Affiliates”) without the prior written permission of MoneyIsland or its relevant Affiliate; or (xiii) use the Site, App, Service or Site Information in any manner that otherwise violates the TOS.

- . **8.2 Improper Rewards and Funds.** Any conduct or practice that results in an account containing excessive funds or rewards gained inappropriately is strictly prohibited. Funds or rewards gained through misconduct may, at MoneyIsland’s discretion, be removed and your account terminated.
- . **8.3 Cooperation with Law Enforcement.** MoneyIsland shall fully cooperate with any law enforcement authorities or court order requesting or directing MoneyIsland to disclose the identity or locate anyone who uses the Site, App, or Service in violation of any applicable laws or the TOS.

9. THIRD-PARTY LINKS This Site may include links to other Internet sites. MoneyIsland does not endorse any such linked sites or the information, material, products or services contained on other linked sites or accessible through other linked sites. Furthermore, MoneyIsland makes no express or implied warranties with regard to the information, material, products or services that are contained on or accessible through linked sites. Access and use of linked sites, including information, material, products and services on linked sites or available through linked sites is solely at the users own risk. You are responsible for reviewing applicable terms and policies for any third party site that you may visit.

10. COPYRIGHT POLICY AND COMPLAINTS MoneyIsland respects the intellectual property of others. If you believe that any material on the Site or any use of the Site infringes upon any copyright that you own or control, please send us a notification of such infringement containing the following information:

- . (i) An electronic or physical signature of the person

authorized to act on behalf of the owner of the copyright or other intellectual property interest;

(ii) A description of the copyrighted work or other intellectual property that you claim has been infringed;

(iii) A description of where the material that you claim is infringing can be found on the Site;

(iv) Your address, telephone number, and email address;

(v) A statement that you believe that the disputed use is not authorized by the copyright owner, its agent, or the law; and

(vi) A statement by you at the bottom of your notification exactly as follows: "I hereby declare, under penalty of perjury, that the above information is accurate and that I am the copyright or intellectual property owner or authorized to act on behalf of the copyright or intellectual property owner."

11. Send the notification to us as follows: BancVue Attn: MoneyIsland 4516 Seton Center Parkway, 300 Austin, TX 78759 support@moneyisland.com

12. AVAILABILITY

11.1 **No Guarantee.** While MoneyIsland endeavors to ensure that the Site, App, and Service continue to be available, we can not guarantee that the Site, App, or Service shall operate or be available in an uninterrupted manner. MoneyIsland shall not be liable if for any reason the Site, App, or Service is unavailable at any time or for any period.

11.2 **Downtime or Outage.** Access to the Site, App, or Service may be suspended temporarily and without notice in the case of system failure, maintenance or repair or for reasons beyond MoneyIsland's control.

11.3 **Reporting Errors.** You may report Site problems and errors by email to support@moneyisland.com.

- 12. COMPLIANCE WITH LAW** You shall obey all federal, state, and local laws, regulations and rules that apply to your activities when you use the Site, App, or Service. MoneyIsland reserves the right to terminate your account and to prevent your use of the Site Service if your account is used to engage in illegal activity or to violate the TOS.
- 13. SECURITY** You shall not violate or attempt to violate the security of the Site, App, or Service. Violations of system or network security may result in civil or criminal liability. MoneyIsland reserves the right to investigate occurrences which may involve such violations and may involve, and cooperate with, law enforcement authorities in prosecuting users who have participated in such violations.
- 14. WARRANTY DISCLAIMER YOUR USE OF THE SITE AND SERVICE IS AT YOUR SOLE RISK. ALL SITE INFORMATION AND USER-GENERATED CONTENT IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS, WITHOUT WARRANTIES OF ANY KIND, EXPRESS, STATUTORY, IMPLIED OR OTHERWISE, OF ANY KIND. YOUR USE OF THE SITE, INCLUDING ANY CONTENT OR SERVICES THEREIN, IS ENTIRELY AT YOUR OWN DISCRETION AND RISK, AND YOU ASSUME TOTAL RESPONSIBILITY FOR YOUR AND YOUR CHILD’S USE OF THE SITE. MONEYISLAND, ON BEHALF OF ITSELF AND ITS PARENT, SUBSIDIARIES, AFFILIATES, LICENSORS, DISTRIBUTORS, AGENTS, REPRESENTATIVES, AND THIRD-PARTY SERVICES PROVIDERS, INCLUDING ANY RESELLERS, DISTRIBUTORS, SERVICE PROVIDERS AND SUPPLIERS THEREOF, AND ANY OF THE FOREGOING ENTITIES’ RESPECTIVE OFFICERS, DIRECTORS, OWNERS, EMPLOYEES, AGENTS, PARTNERS, CONTRACTORS, REPRESENTATIVES, SUCCESSORS AND ASSIGNS (EACH A “MONEYISLAND PARTY” AND COLLECTIVELY, THE “MONEYISLAND PARTIES”): (A) EXPRESSLY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NONINFRINGEMENT OR NONMISAPPROPRIATION OF INTELLECTUAL PROPERTY RIGHTS OF A THIRD PARTY, TITLE, CUSTOM, TRADE, QUIET ENJOYMENT, ACCURACY OF INFORMATION CONTENT, OR SYSTEM INTEGRATION.**

MONEYISLAND DOES NOT WARRANT THAT THE SITE AND/OR APP WILL BE AVAILABLE OR OPERATE IN AN UNINTERRUPTED, ERROR-FREE OR COMPLETELY SECURE MANNER OR THAT ERRORS OR DEFECTS WILL BE CORRECTED; (B) DOES NOT REPRESENT OR WARRANT THAT THE SITE, SERVICE, OR ANY CONTENTS THEREIN, WILL BE AVAILABLE OR OPERATE IN AN UNINTERRUPTED, TIMELY, ERROR-FREE OR COMPLETELY SECURE MANNER, OR THAT ERRORS OR DEFECTS WILL BE CORRECTED; (B) DOES NOT REPRESENT OR WARRANT THAT THE SITE, SERVICE OR ANY CONTENTS THEREOF WILL MEET YOUR REQUIREMENTS; AND (C) DOES NOT MAKE ANY REPRESENTATIONS, WARRANTIES, OR CONDITIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE SITE, APP, SERVICE OR ANY CONTENT THEREIN, IN TERMS OF THEIR ACCURACY, RELIABILITY, TIMELINESS, COMPLETENESS, OR OTHERWISE.

Some jurisdictions may not allow the exclusion or limitation of implied warranties or conditions, or allow limitations on how long an implied warranty lasts, so the above limitations or exclusions may not apply to you. In such event, MoneyIsland's warranties and conditions with respect to the Site, App, and Service will be limited to the greatest extent permitted by applicable law in such jurisdiction.

- 15. LIMITATION OF LIABILITY UNDER NO CIRCUMSTANCES WILL THE MONEYISLAND PARTIES BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, EXEMPLARY, RELIANCE, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATING TO THE TOS OR YOUR USE OF THE SITE OR SERVICE, EVEN IF A MONEYISLAND PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF, NOTWITHSTANDING THE FOREGOING, A MONEYISLAND PARTY IS FOUND TO BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY DAMAGE OR LOSS ARISING OUT OF OR RELATING TO THE TOS OR YOUR USE OF THE SITE, APP, OR ANY CONTENT OR SERVICES THEREIN, THE RELEVANT MONEYISLAND PARTY'S TOTAL CUMULATIVE LIABILITY SHALL IN NO EVENT EXCEED THE GREATER OF: (A) THE AMOUNT YOU PAID MONEYISLAND FOR YOUR USE OF THE SITE, APP, SERVICE AND ANY CONTENT THEREIN; OR (B) THE SUM OF ONE HUNDRED (100) US DOLLARS. Some jurisdictions may not allow the exclusion or limitation of incidental, special,**

consequential, or other damages, so the above limitations or exclusions may not apply to you. In such event, MoneyIsland's liability for such damages with respect to the Site, App, and Service will be limited to the greatest extent permitted by applicable law in such jurisdiction.

16. **INDEMNITY** You agree to indemnify, defend and hold harmless, MoneyIsland, its affiliates, and their respective officers, directors, employees, agents, licensors, representatives, and third party providers to the Site, App, or Service from and against any and all claims or liability, including costs and attorneys fees, arising from or in connection with your or your child's violation of the TOS and your or your child's use of the Site, App, or Service. MoneyIsland reserves the right to assume, at its sole expense, the exclusive defense and control of any matter subject to indemnification by you, in which event you will fully cooperate with MoneyIsland in asserting any available defenses.
17. **PARENTAL GUIDANCE** The Service is intended to be used by children only with the permission and under the supervision and management of their respective parents or guardians. The Site Content presented on our Site/App is carefully reviewed. Users of our Site/App have no method of contacting each other, and we currently do not offer a chat room or a forum. While MoneyIsland takes great effort to monitor our Service, there is still a possibility that at any time there may be language or other material accessible either through our Service or through a third party link that may be inappropriate for children or offensive to users of any age. We are not responsible for monitoring or filtering any content available through our Service, a third party link or through a fan site, if any.
18. **TERMINATION** You agree that MoneyIsland, in its sole discretion, may terminate your use of the Site, App, or Service, and remove and discard your user history or progress, for any reason, if MoneyIsland believes that you have or may have violated or acted inconsistently with the letter and spirit of the TOS. MoneyIsland may also in its sole discretion and at any time discontinue providing the Site/App, or any part thereof, with or without notice. You agree that any termination of your access to the Site, App, or Service, under any provision of the TOS, may be effected without prior notice to you, and

acknowledge and agree that MoneyIsland may bar any further access to the Site, App, or Service. Further, you agree that MoneyIsland shall not be liable to you or any third-party for any termination of access to the Site, App, or Service.

You further agree that MoneyIsland may in its sole discretion and at any time discontinue all or part of the Site, App, or Service, without prior notice to you.

- 19. LIMITED TIME TO BRING CLAIM** Where permitted by law, you and MoneyIsland agree that any cause of action arising out of or related to the Site, App, or any Site Information must be commenced within one (1) year after the cause of action accrues. Otherwise, such cause of action is permanently barred.
- 20. ENTIRE AGREEMENT, NOTICE, WAIVER, AND SEVERABILITY.**
The TOS constitutes the entire agreement between you and MoneyIsland in connection with the Site, App, or Services and supersedes all prior agreements between you and MoneyIsland regarding the subject matter contained herein. If any provision of the TOS is found invalid or unenforceable, that provision shall be enforced to the maximum extent possible, and the other provisions contained herein will remain in full force and effect. No failure of either party to exercise or enforce any of its rights under the TOS will act as a waiver of such rights. Nothing in the TOS shall be construed as creating or constituting a partnership, joint venture, agency or other like relationship between you and MoneyIsland or any of the MoneyIsland Parties. The failure of MoneyIsland to insist upon performance of any of the terms and conditions of the TOS, or the waiver of any breach of, or the decision to not exercise any of its rights under, any of the terms or conditions of the TOS, shall not be construed as thereafter waiving any such terms and conditions, or any other terms and conditions of the TOS. Any waiver must be in writing and signed by MoneyIsland.
- 21. JURISDICTION, VENUE; WAIVER OF JURY TRIAL** This Site is operated and controlled from our offices in Austin, Texas. The TOS and all claims or issues regarding the Site or Service shall be governed according to the laws of the state of Texas, to the exclusion of its conflict of law provisions. The application of the United Nations Convention on Contracts for the International

Sale of Goods of April 11, 1980, shall be excluded. Except in those cases where contractual attribution of jurisdiction is not enforceable on the user as a consumer, any disputes that may arise concerning the formation, interpretation or performance of the TOS which are not amicably resolved, shall be brought in federal or state court in or for Austin, Texas. TO THE EXTENT NOT OTHERWISE PROHIBITED BY APPLICABLE LAW, THE PARTIES HERETO AGREE TO WAIVE TRIAL BY JURY WITH RESPECT TO ANY MATTERS ARISING UNDER OR RELATING TO THE TOS.

- 22. VOID WHERE PROHIBITED We make no representation or warranty that any material on the Site, App, or Service or any Site Information is lawful in every jurisdiction from which such content can be accessed, or is available for use in all jurisdictions. If you access or use the Site or the Service from a jurisdiction outside the Commonwealth of Texas you are responsible for compliance with all applicable local laws.**
- 23. CONTACT US If you have any questions, complaints, or comments regarding the TOS, or have other questions or suggestions about our Site, please contact us via e-mail at support@moneyisland.com.**