# OPNBI INC Website Terms of Use Policy

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# Acceptance of Terms

The services that OPNBI INC provides to you are subject to the following Terms of Use (TOU). OPNBI INC reserves the right to update the TOU at any time without notice to you.

### Termination of Use:

You agree that OPNBI INC may, in its sole discretion, at any time terminate your access to the Web Site and any account(s) you may have in connection with the Web Site.

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### Indemnity

You agree to defend, indemnify, and hold harmless OPNBI INC, its officers, directors, employees, agents and affiliates, from and against any claims, liabilities, damages, losses, and expenses (including reasonable legal and accounting fees), arising out of:

- a. Your use of the Services;
- b. Your violation of these Terms of Use;
- c. Your provision of User Submissions (including, without limitation, intellectual property violation, misappropriate or infringement); or
- d. Your violation of applicable law.

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#### Use of Services

The Services may contain e-mail services, online/offline chat service, link to certain emails, bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, photo albums, file cabinets and/or other message or communication facilities designed to enable you to communicate with others (each a "Communication Service" and collectively "Communication Services"). You agree to use the Communication Services only to post, send and receive messages and material that are proper and, when applicable, related to the particular Communication Service. By way of example, and not as a limitation, you agree that when using Communication Services, you will not:

- 1. Use the Communication Services in connection with surveys, contests, pyramid schemes, chain letters, junk email, spamming or any duplicative or unsolicited messages (commercial or otherwise).
- 2. Defame abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- 3. Publish post, upload, distribute or disseminate any inappropriate, profane, defamatory, obscene, indecent or unlawful topic, name, material or information.
- 4. Upload, or otherwise make available, files that contain images, photographs, software or other material protected by intellectual property laws, including, by way of example, and not as limitation, copyright or trademark laws (or by rights of privacy or publicity) unless you own or control the rights thereto or have received all necessary consent to do the same.
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- 6. Upload files that contain viruses, Trojan horses, worms, time bombs, cancelbots, corrupted files, or any other similar software or programs that may damage the operation of another's computer or property of another.
- 7. Advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Services specifically allows such messages.
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- 13. Violate any applicable laws or regulations.
- 14. Create a false identity for the purpose of misleading others.
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# Account, Password and Security

If any of the Services requires you to open an account, you must complete the registration process by providing us with current, complete and accurate information as prompted by the applicable registration form. You also will choose a password and a user name. You are entirely responsible for maintaining the confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities that occur under your account. You agree to notify OPNBI INC immediately of any unauthorized use of your account or any other breach of security. OPNBI INC will not be liable for any loss that you may incur as a result of someone else using your password or account, either with or without your knowledge. However, you could be held liable for losses incurred by OPNBI INC or another party due to someone else using your account or password. You may not use anyone else's account at any time, without the permission of the account holder.

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# Contacting OPNBI INC

Any inquiries, concerns, or requests regarding the use of the website or this TOU should be directed to us at admin@aivhub.com

# Changes to the Terms of Use

OPNBI INC may update the Terms of Use at any time without prior notice, we will post any changes on this page. Any such changes will become effective prospectively from the date of publication. We encourage you to check this page frequently for any changes to our Terms of Use conditions.

Contact OPNBI Inc. 16192 Coastal HWY, Lewes DE 19958