
The ISC Research Limited Subscription Agreement

AGREEMENT BETWEEN YOU AND ISC RESEARCH LIMITED

I. INTRODUCTION

1.1 ISC Research Limited Subscription Agreement (the "Subscription Agreement") is a legal agreement between you and ISC Research Limited and governs your use of any of ISC Research Limited subscription services on our Internet Software, and including updates and upgrades to each service (individually and collectively). Subscription to ISC Research Limited subscription services is offered to you conditional upon your acceptance without modification of the terms, conditions, and notices contained in this Subscription Agreement. If you do not agree to this Subscription Agreement do not subscribe to or use ISC Research Limited subscription services.

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3. MEMBER ACCOUNT, PASSWORD, AND SECURITY

Your subscription to ISC Research Limited subscription services includes being allocated at username and password. You are advised to change your password immediately upon logging in. You are entirely responsible for maintaining the confidentiality of your password and user name. Furthermore, you are entirely responsible for any and all activities that occur when that user name and password are used. ISC Research Limited is not responsible for any loss that you may incur as a result of someone else using your account information, either with or without your knowledge. However, you could be responsible for losses incurred by ISC Research Limited or another party due to someone else using your account.

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In the event that ISC Research Limited desires to make any changes or additions to the terms, conditions, and notices involving ISC Research Limited, including any terms related to pricing, discontinuation of plans and billing, then ISC Research Limited will notify you of such changes or additions at least 30 days in advance of the effective date of any such changes or additions. The form of such notification may be, but is not required to be, e-mail, online via one or more of the Web sites within ISC Research Limited. In the event you do not agree to such changes or additions, then you must cancel your subscription and stop using ISC Research Limited subscription services prior to the effective date of such changes or additions. Your continued use of ISC Research Limited subscription services after the effective date of such changes or additions constitutes your acceptance of and agreement to such changes or additions.

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7.1 As a condition of your use of ISC Research Limited subscription services, you shall not use ISC Research Limited subscription services for any purpose that is unlawful or prohibited by this Subscription Agreement. You may not use ISC Research Limited subscription services in any manner that could damage, disable, overburden, or impair any Web site or service within ISC Research Limited subscription services (or the networks connected to any Web site or service within ISC Research Limited subscription services) or interfere with any other party's use and enjoyment of ISC Research Limited subscription services. You may not attempt to gain unauthorised access to ISC Research Limited subscription services, other accounts, computer systems or networks connected to any Web site or service within ISC Research Limited subscription services, through hacking, password mining or any other means. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available through ISC Research Limited subscription services. You agree to abide by all applicable local, state, national and international laws and regulations.

7.2 When using ISC Research Limited subscription services you are subject to all the rules specified by the services and Web sites you visit. This includes Web sites and services within ISC Research Limited subscription services as well as services and Web sites operated by third parties. If another party reports that you have violated their rules, you agree that ISC Research Limited may take appropriate action just as

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- Publish, post, upload, distribute or disseminate any topic, name, material or information that incites discrimination, hate or violence towards one person or a group because of their belonging to a race, a religion or a nation, or that insults the victims of crimes against humanity by contesting the existence of those crimes.
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9. CHARGES AND BILLING

9.1 Charges On Your Billing Account.

ISC Research Limited makes a number of payment methods ('Payment Methods') available to subscribers. These may include electronic payment through a third party ('Online Account'), cheque, bankers' draft or bank transfer. The preferred method of payment is by BACS transfer.

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9.2 Refund Policies. You understand that ISC Research Limited subscription services will commence as soon as ISC Research Limited receives and processes your initial payment. You agree that any statutory right to withdraw from ISC Research Limited subscription services will be waived as soon as ISC Research Limited subscription services commence.

9.3 The initial subscription period is for a minimum of 12 calendar months. After this time, subscribers may cancel their subscription by providing one month's notice, either in writing to ISC Research Limited at their registered office, or by email to enquiries@isc-r.com.

9.4 Online Statement.

Where you have elected to pay ISC Research's charges by via an online account, you can sign into <http://www.cardstream.com/> to view your Online Statement. Your Online Statement will be available according to your Payment Account services. Subject to applicable law, you agree that the Online Statement is the only statement of your Billing Account that ISC Research Limited needs to provide to you. **YOU ALSO AGREE THAT IT IS YOUR RESPONSIBILITY TO PRINT OR SAVE A COPY OF YOUR ONLINE STATEMENT AND TO RETAIN THIS COPY FOR YOUR RECORDS** ISC Research Limited will use commercially reasonable efforts to correct any technical failures relating to an Online Statement within a reasonable time. However, your inability to view an Online Statement does not extend, or relieve you of, your obligation to pay any amounts owing to ISC Research Limited. Unless you notify ISC Research Limited of any error within 120 days after it first appears in any Online Statement, such statement will be deemed accepted by you for all purposes, including resolution of inquiries made by your Payment Method Provider. **TO THE EXTENT ALLOWED BY LAW, YOU RELEASE ISC RESEARCH LIMITED FROM ANY AND ALL LIABILITY AND CLAIMS OF LOSS RESULTING FROM ANY ERROR THAT IS NOT REPORTED TO ISC RESEARCH LIMITED WITHIN 120 DAYS AFTER THE ERROR FIRST APPEARS ON YOUR ONLINE STATEMENT.**

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Where you have elected to make payments for ISC Research Limited's subscription or other services by methods other than through an online account, ISC Research will provide a statement of account in electronic format to the email account on provided. For new subscriptions, ISC Research Limited will provide access to the online system when cleared funds have been received in ISC Research Limited's bank

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9.5 Due Date; Late Charge; Collection Costs

You agree to pay late charges that may be assessed by ISC Research Limited on amounts due but not timely paid. The late charge will be 1% per month (or 12% per annum) on the total amount due but not paid; but if such rate is in excess of any allowable rate under applicable laws, then you will instead be charged the maximum rate that is permitted by law.

ISC Research Limited reserves the right to refer your Billing Account to a third party for collection in the event of default. You agree to pay all costs incurred in the enforcement of this Subscription Agreement and in collection of any delinquent amounts due, including reasonable legal fees and costs.

9.6 Default.

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