

Acceptance of Terms

1. You agree to and are bound by the terms and conditions set forth below and in any modified or additional terms that Cards Enterprises, Inc. (Cards Enterprises) may publish from time to time (collectively, the "Terms of Use"). If you do not agree to all of the terms and conditions contained in the Terms of Use, do not access or use this Site.
2. Cards Enterprises may change these Terms of Use from time to time. Your continued use of the Site constitutes your acceptance of such changes. Your use of the Site will be subject to the current version of the Terms of Use, rules and guidelines posted on the Site at the time of such use. Please regularly check the "Terms of Use" link on the home page of www.cardsenterprises.com to view the then-current terms. If you breach any of the Terms of Use, your license to use this Site shall automatically terminate.

Information You Provide

1. Cards Enterprises may collect information related to your use of the Site. Cards Enterprises' collection and use of all such information shall at all times conform to this Terms of Use, the Cards Enterprises Privacy Policy, and applicable law.
2. Cards Enterprises will use and protect your personal information, such as your name and address, in accordance with the Cards Enterprise Privacy Statement, the contents of which are incorporated by reference into these Terms of Use.

Your Content

1. For any image, footage, text, audio, or any other content that you upload or post to the Site ("Your Content"), you represent and warrant that: (i) you have all necessary rights to submit Your Content to the Site; (ii) Your Content does not infringe any third party's rights, including intellectual property rights and privacy rights; and (iii) Your Content complies with these Terms of Use and all applicable laws.
2. You may not upload, post, or transmit any video, image, text, audio recording, or other content that:
 - Infringes any third party's copyrights or other intellectual property rights or any right of publicity or privacy;
 - Contains any pornographic, defamatory, or otherwise unlawful or immoral content.
 - Exploits minors;
 - Depicts unlawful or violent acts;
 - Depicts animal cruelty or violence towards animals;
 - Promotes fraudulent schemes or gives rise to a claim of deceptive advertising or unfair competition; or
 - Violates any law, statute, or regulation.

Links to Third Party Sites

1. In the event that the Site is available through any third-party platform, or if Cards Enterprises provides links from the Site to any third-party platform or permits any third party to link from its platform to the Site, you understand and agree that Cards Enterprises makes no warranty of any kind, express or implied, and accepts no responsibility for any content or practices of such third parties or their platforms. Such platforms are not under the control of Cards Enterprises, and Cards Enterprises provides and/or permits these links only as a convenience to you. The inclusion of any link does not imply affiliation, endorsement, or adoption by Cards Enterprises.

Warranties and Disclaimers

1. Your use of the Site is at your own risk. The Site is provided by Cards Enterprises under these terms of use "as is" without warranty of any kind, either express, implied, statutory or otherwise. Cards Enterprises expressly disclaims any and all warranties of any kind, whether express or implied, to each and any service available from the Site, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, non-infringement, and any other warranty that might arise under any law. Without limiting the foregoing, Shutterstock makes no warranty that: (i) the Site will meet your requirements; (ii) access to the Site will be uninterrupted; (iii) the quality of the Site will meet your expectations; and (iv) any errors or defects in the site, services or materials will be corrected. Cards Enterprises makes no representations or warranties that the Site will be permitted in your jurisdiction, that any of Your Content submitted by you will be available through the Site or will be stored by the Site, that the Site will meet your needs, or that Cards Enterprises will continue to support any particular feature of the Site. To the extent any disclaimer or limitation of liability does not apply, all applicable express, implied, and statutory warranties will be limited in duration to a period of thirty (30) days after the date on which you first used the Site, and no warranties shall apply after such period.

Indemnification

1. You agree to defend, indemnify and hold harmless Cards Enterprises, its subsidiaries, affiliates, licensors, employees, agents, third party information providers, Submitters and independent contractors against any claims, damages, costs, liabilities and expenses (including, but not limited to, reasonable attorneys' fees) arising out of or related to your conduct, your use or inability to use Site, your breach or alleged breach of the Website Terms of Use or of any representation or warranty contained herein, your unauthorized use of the Cards Enterprises' Content, or your violation of any rights of another.

Miscellaneous

1. Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by binding arbitration administered under the Commercial Arbitration Rules of the American Arbitration Association or of the International Centre for Dispute Resolution in effect on the date of the commencement of arbitration, rather than in court, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof or having jurisdiction over the relevant party or its assets. The place of arbitration shall be the state and county of Georgia. The language of the arbitration shall be English. There shall be one arbitrator. Each party shall bear its own costs in the arbitration. Cards Enterprises shall also have the right to commence and prosecute any legal or equitable action or proceeding before any court of

competent jurisdiction to obtain injunctive or other relief against you in the event that, in the opinion of Cards Enterprises, such action is necessary or desirable.

2. These Terms of Use are governed by and shall be construed in accordance with the laws of the State of Georgia, without respect to its conflict of laws principles.
3. These Terms of Use shall be construed neither against nor in favor of any party, but rather in accordance with the fair meaning of the language hereof. The invalidity or unenforceability of any part of these Terms of Use shall not affect the validity or enforceability of the balance hereof.