

EXCARD WEBSITE TERMS OF USE

(Last update: 09 April 2008)

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11. Privacy Policy

Please refer to EXCARD's Membership Terms & Conditions (Clause 11: Privacy Policy).

12. User Conduct

You agree to use the Site only for lawful purposes. You agree not to take any action that might compromise the security of the Site, render the Site inaccessible to others or otherwise cause damage to the Site or the Content. You agree not to add to, subtract from, or otherwise modify the Content, or to attempt to access any Content that is not intended for you. You agree not to use the Site in any manner that might interfere with the rights of third parties.

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14. Password Security

If you register to become a EXCARD member, you are responsible for maintaining the confidentiality of your member identification and password information, and for restricting access to your computer. You agree to accept responsibility for all activities that occur under your member identification and password.

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