

## **SUBSCRIBER AGREEMENT, TERMS OF USE AND PRIVACY STATEMENT**

This Subscriber Agreement and Terms of Use govern your use of the Global Economist Review, or any other electronic services from The Global Economist Review that may be made available from time to time (each, a "Service").

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We may change the terms of this Agreement at any time by notifying you of the change in writing or electronically (including without limitation, by email or by posting a notice on the Service that the terms have been "updated"). The changes also will appear in this document, which you can access at any time by going to the Terms, Conditions and Disclosures section of a Service. You signify that you agree to be bound by such changes by using a Service after changes are made to this Agreement.

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When we ask you for personal information--your name and e-mail address, for example, we will provide a secure (SSL, encrypted) connection and require you to submit only the information needed. Only authorized employees of the Global Economist Review will have access to this information. The Global Economist Review will not sell or rent this information to anyone, nor share it in any other way, unless required to by a law enforcement agency that takes the proper steps to require it. Please note that "personal information" does not include your mailing address. See Mailing Address, below.

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You are responsible for any fees or charges incurred to access a Service through an Internet access provider or other third-party service.

#### **4. Renewal**

Your subscription will continuously renew, unless we terminate it or you notify us by telephone, mail, or e-mail (receipt of which must be confirmed by email reply from us) of your decision to terminate your subscription. For annual subscriptions, we will notify you of the pending renewal of your subscription at least 30 days prior to the date your subscription renews, except as otherwise required by law. You must cancel your subscription before it renews in order to avoid billing of subscription fees for the renewal term to your credit card.

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#### **7. Community; User Generated Content**

a. User Name. We require you to register to automatically receive the Global Economist Review by e-mail and to have access to our community area (Blogs and Forums). For this community area we request that you choose your password wisely. If you have concerns or believe that someone is using your password without your authority, please contact us. We reserve the right to disclose any information about you, including registration data, in order to

comply with any applicable laws and/or requests under legal process, to operate our systems properly, to protect our property or rights, and to safeguard the interests of others.

b. User Generated Content.

i. User Content. We offer you the opportunity to comment on and engage in discussions regarding articles, companies and various topics. Any content, information, graphics, audio, images, and links you submit as part of creating your profile or in connection with any of the foregoing activities is referred to as "User Content" in this Agreement and is subject to various terms and conditions as set forth below.

ii. Cautions Regarding Other Users and User Content. You understand and agree that User Content includes information, views, opinions, and recommendations of many individuals and organizations and is designed to help you gather the information you need to help you make your own decisions. Importantly, you are responsible for your own investment decisions and for properly analyzing and verifying any information you intend to rely upon. We do not endorse any recommendation or opinion made by any user. We do not routinely screen, edit, or review User Content. However, we reserve the right to monitor or remove any User Content from the Services at any time without notice. You should also be aware that other users may use our Services for personal gain. As a result, please approach messages with appropriate skepticism. User Content may be misleading, deceptive, or in error.

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c. Discussion Board

i. If you choose to participate on the Global Economist Review's Discussion Board, you do so at your own risk.

ii. You must submit a name to post a message to the Discussion Board, but it doesn't have to be your real name. Using your real name or e-mail address when you post is entirely voluntary. In fact, it's just not a good idea. Agora does not collect e-mail addresses from the Discussion Board, but there is nothing to prevent an unscrupulous person or company from doing so and then using that address to send you unwanted e-mail (spam).

iii. Aliases are completely acceptable--but only as long as they are unique and not meant to impersonate another person (for example, "Bill Bonner" is not acceptable). If you

feel that someone is impersonating you on our Discussion Board, please contact [info@globaleconomistreview.com](mailto:info@globaleconomistreview.com). We will take whatever steps we deem necessary, possibly including legal action, to correct the matter.

iv. We prohibit or strongly discourage: advertisements to buy or sell securities, promotions and advertisements of any type and links thereto, impersonating another person, unnecessary profanity, ludicrous and thoroughly discredited conspiracy theories, and personal attacks. However, we cannot be held responsible for any claims made on our Discussion Board.

### **8. Third Party Web Sites, Services and Software.**

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