

Fruitful, Inc. - Risk-Free Money Back Guarantee - Terms and Conditions

The following terms and conditions apply to the "One Month Risk-Free Money Back Guarantee" policy at Fruitful, Inc. ("the Policy"):

Eligibility

The Policy applies to legal residents of the United States, aged 18 years or over who have a new (started in the last 30 days) Fruitful Membership.

Applicable Period

The Policy applies from the day payment for a new Membership is received by Fruitful and ends on the 30th day of that new Membership, at 11:59 PM EST.

How it Works

We're confident you'll be feeling better and doing better in no time. That's why membership is risk-free for 30 days. Try it and love it, or get a full refund—guaranteed.

If you are not completely satisfied for any reason, at your request Fruitful, Inc. ("Fruitful"), or another affiliate, as applicable, will refund any eligible fee related to your concern. Cancellation requests must be received within the first 30 days of a new Fruitful Membership by submitting your request to our Hospitality Team.

Two kinds of "Fees" are eligible for refund under the Policy:

- 1) Membership fees charged by Fruitful and
- 2) account closure or transfer fees that may be charged by a Fruitful affiliate or partner, in connection with closing a Fruitful investment account or moving funds out of a Fruitful investment account

Refund requests related to investment account fees must be received within 60 days of the fee being charged, and requests should be accompanied by the account statement for the period in which the fee(s) was charged.

Membership fees will be refunded to the original form of payment. Investment account fees will be refunded in collaboration with Fruitful's Custodian.

Limitations

The Policy only applies to new Memberships in their first 30 days and to any accounts opened in service of that membership within those first 30 days. A Member is always free to cancel their Membership at any time for any reason after the first 30 days and benefits will end at the conclusion of the subscription term. However, if the cancellation request is received after the first 30 days of Membership, the Member will not be entitled to refunds of fees under this Policy.

Liability

Fruitful will not be responsible for any loss or damage arising from your participation in or the applicability of the Policy to your personal situation, acceptance of these terms, or any inability to participate within the limitations of the Policy.

General Rules

By accepting the terms of this Policy, Member agrees to hold Fruitful, its respective directors, officers, employees, and assigns, harmless against any and all claims and liability arising out of use of the award. Members agree to release, discharge and hold harmless Fruitful, its parent company, and their respective subsidiaries, affiliates, officers, directors, shareholders, employees, agents, attorneys, other representatives, advertising, promotion and fulfillment

agencies, harmless from and against any and all liability and damages. Fruitful is also not responsible for misdirected or undeliverable e-mail or for any technical problems, malfunctions of any telephone lines, computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Fruitful is not responsible for any typographical/other error in the presentation or administration of program, prize announcements or for any liability for damages to any computer system resulting from participation in, accessing or downloading information in connection with the Policy. Fruitful reserves the right to modify, suspend or terminate the Policy in the event it becomes infected by a computer virus or is otherwise impaired, and to cancel or suspend the Policy in its entirety should tampering, unauthorized intervention, fraud, technical failures or other causes corrupt the administration, security, fairness, integrity or proper participation in the Policy.

Governing Law

This Policy, and any dispute or claim arising out of or in connection with it, shall be governed by and construed in accordance with the laws of the state of New York.

By participating in the Policy, you agree to abide by these Terms. Please contact our <u>Hospitality Team</u> if you have any questions about these Terms or the Policy. These Terms are separate from any terms, policies, or requirements related to the financial products or services that may be accessed by Fruitful Members, including requirements related to the verification of your identity.