

BANK FEEDS MINIMUM END USER TERMS

The following terms apply to all Thomson Reuters products or services (collectively, "Applications") that incorporate bank feed technologies ("Bank Feeds"). These Bank Feeds Minimum End User Terms ("Terms") apply between the individual, firm or company named in the Agreement ("Client") and the third-party service provider (the "Data Provider"). These Terms are in addition to the terms and conditions of your Agreement with Thomson Reuters.

- 1. Restrictions.** Client and its employees shall not and shall not permit any third party to, directly or indirectly:
(a) rent or time-share the Thomson Reuters Application or host the Thomson Reuters Application in a multi-tenant environment; (b) remove or destroy any copyright notices, proprietary markings or confidential legends placed upon or contained within the Thomson Reuters Application or any copies thereof; (c) engage in any activity with the Thomson Reuters Application that interferes with, disrupts, damages, or accesses in an unauthorized manner the servers, networks, or other properties or services of any third party; and (d) use the Thomson Reuters Application or data provided via the Thomson Reuters Application in any way in furtherance of criminal, fraudulent, or other unlawful activity. Client must comply with applicable laws and regulations in using, accessing or distributing the Thomson Reuters Application, including any data provided via the Thomson Reuters Application.
- 2. Data Use.** Anonymous, aggregate information, comprising financial account balances, other financial account data, or other available data that is provided to Client, may be used by our third party vendors to conduct certain analytical research, performance tracking and benchmarking. Such third-party vendors may publish summary or aggregate results relating to metrics comprised of research data, from time to time, and distribute or license such anonymous, aggregated research data for any purpose, including helping to improve products and services and assisting in troubleshooting and technical support. Client's personally identifiable information will not be shared with or sold to third parties.
- 3. Data Transfer.** Client agrees and acknowledges that Client's data, including financial or personal information, may be transferred to a third party located in a country that does not have adequate security controls to protect Client's data.
- 4. Third Party Services.** Client understands that the Thomson Reuters Application may require access to certain third party services ("Third Party Services"). In order to use the Thomson Reuters Application that uses or collects data from the Third Party Services, Client hereby authorizes third party service providers, including the Data Provider, to obtain Client's data from third parties and share it with Thomson Reuters for the Thomson Reuters Application. Such data may include Client's financial or personal information with third parties. In addition, Client agrees that Thomson Reuters may provide Client's data to the third party service provider. Client represents and warrants that Client has the rights and authority to provide such authorizations to the third party service providers and Thomson Reuters. Client's use and/or access to Third Party Services shall be limited to those uses and access rights permitted by the third party service provider. If Client accesses or uses the Third Party Services, Client is responsible for reviewing and understanding any such terms and conditions governing such Third Party Services. Client understands that Thomson Reuters has no control over the Third Party Services and that Client's ability to access and use the Third Party Services may be suspended or terminated at any time, for any reason, at the third party service provider's discretion.
- 5. Security.** Clients are fully responsible for the security of data on Client's website or otherwise in Client's possession or control. Clients agree to comply with all applicable state and federal laws and rules in connection with Client's collection, security and dissemination of any personal, financial, credit card, or transaction information (defined as "Data") on Client's website. Client agrees, where applicable, it shall be compliant with the Payment Card Industry Data Security Standards (PCI-DSS) and the Payment Application Data Security Standards (PA-DSS), as applicable. It is Client's responsibility to comply with these standards.
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