

WEBSITE HOSTING AND DEVELOPMENT AGREEMENT

THIS AGREEMENT is made on the date specified on the signed order form and agreement ("ORDER FORM")

BETWEEN

bSYSTEMS UK, Limited, a Company incorporated in England (Reg no. 04708136) and having its registered office at The Manor House, Little Downham, Ely, CB6 2SX., with a principal place of business located at 103 Main Street, Little Downham, Ely, CAMBRIDGESHIRE, CB6 2SX ("bSYSTEMS" which expression will include its subsidiaries, agents and sub-contractors)

AND

The company or individual specified on the ORDER FORM (the "Client")

1. Hosting and Development Service Description

bSYSTEMS is an Internet service provider and reseller of third party Internet services. bSYSTEMS owns and operates a website with a Home Page currently located at <http://www.b-systems.co.uk>, ("Site") which is dedicated to helping small and medium sized businesses to market themselves on the Internet. As part of its services to clients, bSYSTEMS offers to its clients hosting services on computer systems operated by Community IQ, Inc., trading as Vista.com, a corporation of the state of Washington, USA. Specifically, the hosted Client website ("Website") will comprise a number of web pages, personalised to the Client's business. The hosting services include access to a set of tools (software programs) for managing Client personalised web pages and for conducting business, including financial transactions, with Client customers. The Website Home Page will be located at <http://www.CLIENTSITE.freestarter.co.uk> as specified in the ORDER FORM. The client may purchase a URL, and that URL will be re-directed to the Website.

bSYSTEMS also offers Website development services associated with such hosted Websites.

The Client wishes to host its Website on the bSYSTEMS or Vista.com's Server(s), and to connect to the Internet via such Server(s) upon the terms and subject to the conditions of this agreement. As Website comprises personalised web pages within Site, all provisions of this agreement that relate to Site equally related to Website.

2. Hosting Fees and Related Charges

The Client use of the Site and the Client Account is subject to fees that bSYSTEMS sets from time to time.

Fees, set out in the ORDER FORM, shall be subject to change upon 60 days' written notice. If the Client does not agree to changes in fees, the Client may terminate the Client Account. The Client is responsible to pay bSYSTEMS for all fees, duties, taxes, and assessments arising out of the Client use of this Site and the Client Account.

Hosting Fee, which includes e-mail support and maintenance of the Website management tools shall be payable monthly in advance by direct debit or standing order.

Setup and Development fees, shall be collected by Direct Debit on or about 5 days from the receipt of a signed ORDER FORM.

Failure to make payment when due may result in suspension/disconnection of the hosting service and a charge of an additional month's hosting fees. A reconnection fee may be payable thereafter for resumption of service upon receipt of overdue payment.

All fees and charges are exclusive of VAT, and of any applicable import and all other duties including but not limited to foreign exchange rates (where applicable).

3. Transactions.

Communications and transactions under this agreement may be conducted electronically. bSYSTEMS may provide all communications, disclosures, and notices electronically including, without limitation, in text on a web page or via email to any email address the Client may provide.

All electronic records are deemed sent when properly addressed and when they enter an information processing system outside the control of the sender. All electronic records are deemed received when the record enters an information processing system that the recipient has designated or uses for the purpose of receiving electronic records of the type sent, in a form capable of being retrieved from that system.

4. License to Use The Site.

4.1 bSYSTEMS hereby grants the Client a non-exclusive, non-transferable, personal license to access and use the Site solely as necessary to create and manage personalised web pages solely in connection with the operation of a business or non-profit organization and only in compliance with the terms and conditions of this Agreement. Except for the license provided to the Client in this Section 3, bSYSTEMS and/or bSYSTEMS's licensors retain all right, title, and interest in and to the Site and all of the data, contents (including but not limited to text, illustrations, photographs, graphics, audio files, video files, audio-visual files, and so forth), documentation, software, ideas, concepts, materials, property, technologies, and other information, in whatever form, used to provide the Site. Subject to applicable law, bSYSTEMS reserves the right to suspend

or deny, at its sole discretion, the Client or the Client visitors' access to all or any portion of the Site with or without notice. The Client may not access or use the Site or any portion of the Site if such access would violate any law. Permission to reprint or electronically reproduce any content available on the Site, except for Client's personalised web pages, in whole or in part for any purpose other than as necessary to create and manage the Client Account is expressly prohibited, unless the Client has obtained prior written consent from bSYSTEMS.

4.2 The Site is protected by copyrights, trademarks, service marks, patents or other proprietary rights and laws under UK, US and foreign laws. All rights not expressly granted herein are reserved to bSYSTEMS and its licensors. The Client shall not during or at any time after the completion, expiry or termination of this Agreement in any way question or dispute the ownership by bSYSTEMS and its licensors thereof.

4.3 In the event that new inventions, designs or processes evolve in performance of or as a result of this Agreement, the Client acknowledges that the same shall be the property of bSYSTEMS unless otherwise agreed in writing by bSYSTEMS.

5. Protect the Client password: the Client authorize all uses made of it.

The Client is responsible for maintaining the confidentiality of the password that the Client chooses to access and use the Site and the Client Account. Subject to applicable law, the Client agree to be liable for all uses of the Client Account whether or not actually authorized by the Client, including but not limited to access to the Client Account information through the "Manage the Client Site" feature. This means that the Client should not supply the Client password to anyone who is not authorized to take actions for the Client. bSYSTEMS will be entitled to monitor the Client password and, at its discretion, require the Client to change it. If the Client use a password that bSYSTEMS considers insecure, bSYSTEMS will be entitled to require the password to be changed and/or to terminate the Client Account.

6. bSYSTEMS Privacy Policy.

bSYSTEMS Privacy Policy, attached as Exhibit B is part of this Agreement. The policy explains how certain information about the Client and/or visitors to the Client Account may be used. The Client must make this policy readily available to any visitors to the Client Account.

7. Conditions of Use

The Code of Conduct, attached as Exhibit A, is part of this agreement.

bSYSTEMS reserves the right to monitor use of this Site to determine compliance with the rules for this Site. bSYSTEMS may (but is not obligated) to refuse or remove the Client's content and terminate the Client Account and access to the Site for any reason, with or without notice to the Client, including without limitation, the Client's web pages or any listings on the Client's web pages that do not conform with the rules for the Site. Notwithstanding these rights, the Client remains solely responsible for the content of the Client's web pages and submissions to the Site. The Client acknowledges and agrees that bSYSTEMS, its licensors, and any other third party that provides content to bSYSTEMS or its licensors will not assume or have any liability for any action or inaction by bSYSTEMS, its licensors, or any other third party with respect to the content of the Client's web pages and submissions.

8. Content Submitted to the Site.

By submitting content to the Site for any purpose, including use in connection with the Client Account, the Client grants bSYSTEMS and its licensors a world-wide, royalty-free, perpetual, irrevocable, non-exclusive license to use, copy, reproduce, modify, create derivative works from, adapt, and publish, edit, translate, sell, distribute, publicly perform and display the content without any limitation and in any media or any form now known or later developed for the purpose of providing the Client services under this Agreement. The Client acknowledges that bSYSTEMS and its licensors do not pre-screen content, but that bSYSTEMS, its licensors, and its designees will have the right (but not the obligation) in their sole discretion to refuse or remove any content that is available via the Site. The Client agrees that the Client must evaluate and bear all risks associated with the use of any content, including any reliance on the accuracy, completeness, or usefulness of such content.

9. Development

bSYSTEMS may undertake the work of developing Website for the Client, using information and material provided by the Client and using the Website development and management tools available specifically on the Site. Except as provided in the ORDER FORM, any such development work will be undertaken only after bSYSTEMS has sent and the Client has accepted a quotation for such work. The results of such development work and its subsequent use shall be subject to the applicable terms of this agreement. Information and material provided by the Client to bSYSTEMS for use in developing the Site shall be deemed to be 'content' under this Agreement

10. Support and Maintenance

bSYSTEMS will use reasonable efforts to provide answers to technical support queries during the hours of 9 am to 5.30 pm, weekdays, Holidays excluded. Queries shall be made by e-mail, and bSYSTEMS will provide responses by e-mail.

The Website management tools and other software provided as part of the Site and used within Website shall be maintained by bSYSTEMS or its licensors, and the latest versions will be available to the Client as they are released.

11. Third-Party Beneficiary.

The Client hereby agrees that Community IQ, Inc., trading as Vista.com, is a third party beneficiary to this Agreement and will enjoy all the rights and privileges of bSYSTEMS as set forth herein.

12. Export Controls.

The Client agrees to abide by UK, US and other applicable export control laws and not to transfer, by electronic transmission or otherwise, any content or software subject to restrictions under such laws to a destination prohibited under such laws, without first obtaining, and then complying with, any requisite government authorization. The Client further agrees not to upload to the Site any data or software that cannot be exported without prior written government authorization, including, but not limited to, certain types of encryption software.

13. Termination.

13.1 Notwithstanding any other provisions herein contained, and without prejudice to any other rights such party serving notice may have, either party may terminate this Agreement at any time and for any or no reason upon thirty (30) days' written notice.

13.2 Notwithstanding any other provisions herein contained, and without prejudice to any other rights bSYSTEMS may have, bSYSTEMS may forthwith terminate this Agreement by written notice to the Client if any of the following events will occur:

13.2.1 if the Client commits any breach of the terms or conditions of this Agreement including the terms, conditions and provisions of the ORDER FORM and any schedule attached or adopted hereto and fails to remedy such breach (unless it is a breach which entitles the Client to terminate this Agreement immediately or insofar as such breach is not capable of remedy to furnish adequate compensation therefore) within thirty (30) days after receiving written notice requiring it so to do.

13.2.2 if the Client becomes bankrupt or compounds or makes any arrangement with or for the benefit of its creditors or (being a company) enters into compulsory or voluntary liquidation or amalgamation (other than for the purpose of a bona fide reconstruction or amalgamation without insolvency) or has a receiver or manager appointed of the whole or substantially the whole of its undertakings or if any distress or execution will be threatened or levied upon any equipment and/or software or other property of the party entitled to serve notice hereunder or if the other party is unable to pay its debts in accordance with the law relating to this Agreement.

13.3 Termination of this Agreement will be without prejudice to any accrued rights of either party and will not affect obligations which are expressed not to be affected by expiry or termination hereof.

13.4 In the event that bSYSTEMS terminates this Agreement without cause and the Client has prepaid for services, the Client may request a refund of any undisputed prepaid fees.

14. Links.

bSYSTEMS may provide, or third parties may provide, links to other Internet sites or resources. bSYSTEMS is not responsible for and does not endorse the informational content or any products or services available through other Internet sites or resources, and does not make any representations regarding its content or accuracy. bSYSTEMS does not control any third party Internet sites and bSYSTEMS are not liable for any technological, legal, or other consequences that arise out of the Client's visit or transactions there. The Client's use of third party Internet sites is at the Client's own risk and subject to the terms and conditions of use for such sites. This means that bSYSTEMS are not the Client's agent and will not be a party to any agreement that the Client may enter at third party Internet sites.

15. Indemnities and Waiver.

15.1 The Client agrees to defend, indemnify, and hold harmless bSYSTEMS, its subsidiaries, affiliates, officers, directors, agents, and employees; and its licensors, co-branders, or other partners (and their respective subsidiaries, affiliates, officers, directors, agents, and employees) from and against any and all claims demands, actions, causes of action, whether based on tort, contract, trade, regulatory, or other law; all direct, indirect, incidental, special, consequential and/or exemplary damages; and all other costs and expenses (including but not limited to the fees of attorneys, experts, and other professionals) however caused and regardless of the theory of liability ("Claims") due to or arising out of the Client's content, the Client use of the Site or the Client Account, and/or the Client's violation of this Agreement or any third party's rights. bSYSTEMS reserves the right, at its own expense, to participate in the defence of any matter otherwise subject to indemnification from the Client, but shall have no obligation to do so. The Client shall not settle any such Claim(s) without the prior written consent of bSYSTEMS, which consent will not be unreasonably withheld.

15.2 The Client shall indemnify bSYSTEMS fully against all liabilities, costs and expenses which bSYSTEMS may incur as a result of work done in accordance with the Client's instructions in developing or hosting of the Website involving infringement of any copyright, patent or other proprietary right (including but not limited to framing or linking to third party Websites and/or third party proprietary material).

15.3 bSYSTEMS reserves the right to cooperate fully with any law enforcement authorities or court order requesting or directing bSYSTEMS to disclose the identity of anyone posting any e-mail messages, or publishing or otherwise making available any materials that are believed to violate these provisions. By accepting this Agreement, the client waives and agrees to hold harmless bSYSTEMS and its licensors from any claims resulting from any action taken by bSYSTEMS or its licensors during or as a result of their investigations and/or from any actions taken as a consequence of investigations by either bSYSTEMS, its licensors, or law enforcement authorities.

15.4 The Client waives any right to bring any claim or action against bSYSTEMS for any loss, damage or injury arising from use of the Site or any content from the Site or from the Code of Conduct.

16. Warranties.

The Client represents and warrants for the benefit of bSYSTEMS and bSYSTEMS's licensors, suppliers, and any third parties mentioned on the Site that: (a) the Client possesses the legal right and ability to enter into and makes the representations and warranties contained in this Agreement; (b) all information that the Client submits to bSYSTEMS is true and accurate; (c) the Client will keep the Client registration information current; (d) the Client will be responsible for all use of the Client Account even if such use was conducted without the Client's authority or permission; (e) the Client will not use the Site for any purpose that is unlawful or prohibited by this Agreement; and (f) all content submitted to the Site is owned by the Client or that the Client has sufficient right to use it and to grant bSYSTEMS use of it and bSYSTEMS's use of the content does not infringe or violate the intellectual property or other rights of any third parties; (g) the Client have a valid business license (in jurisdictions where such licensing is required); and (h) that the Client is over eighteen (18) years of age.

17. Disclaimer of Warranties.

17.1 The Client accepts the hosting service, the Site and all information accessible on or through it "AS IS" with any faults or failings and without any representation, warranty or guarantee whatsoever, express or implied, including without limitation any implied warranty of accuracy, completeness, quality, continuity of service, connectivity, merchantability, fitness for a particular purpose or non-infringement.

17.2 bSYSTEMS does not warrant that hosting service or the server will be continuously available 24 x 7 x 365 but will use its reasonable endeavours to keep downtime to a minimum.

18. Limitation of Liability.

18.1 bSYSTEMS shall not be liable to the Client for any loss or damage whatsoever or howsoever caused arising directly or indirectly in connection with this Agreement, the Server, the connectivity to the Internet, hosting, the Website, any software (including bSYSTEMS'-developed software), its use, application, support or otherwise, except to the extent to which it is unlawful to exclude such liability.

18.2 Notwithstanding the generality of (a) above, bSYSTEMS expressly excludes liability for consequential loss, damage or corruption to the Website, its software, other software or data, or for loss of profit, business, revenue, goodwill or anticipated savings.

18.3 In the event that any exclusion contained in this Agreement shall be held to be invalid for any reason and bSYSTEMS becomes liable for loss or damage that it may otherwise have been lawful to limit, such liability shall be limited to the fees paid by the Client in the year in which the liability occurred.

18.4 The Client agrees that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Site or this Agreement must be filed within one (1) year after such claim or cause of action arose or be forever barred.

18.5 bSYSTEMS does not exclude liability for death or personal injury to the extent only that the same arises as a result of the negligence of bSYSTEMS its employees, agents or authorized representatives.

19. Amending This Agreement.

This Agreement and the Order Form constitute the entire agreement between the Client and bSYSTEMS about the Site and the Client use of it and it supersedes any prior or contemporaneous communications or displays whether electronic, oral, or written between the Client and bSYSTEMS regarding the Site (including, but not limited to, any prior versions of the Agreement). Except as described below in Section 2 regarding changes to fees, this Agreement may not be amended except by a specific offer from bSYSTEMS designated as an offer to amend its terms which is accepted by the Client in the manner indicated in the offer. If the Client accepts the amended terms, they supersede any previous terms in the Agreement (or any amended version of the Agreement). If the Client does not accept the amended terms, the Client may terminate

the Agreement and request a refund of any undisputed prepaid fees.

20. Notices

Any notice required or permitted under the terms of this Agreement or required by statute, law or regulation will (unless otherwise provided) be in writing and will be delivered in person, sent by facsimile or registered mail (properly posted and fully prepaid in an envelope properly addressed) or sent by facsimile or by e-mail to the respective parties as follows:

The Client: Postal and email address as specified in the ORDER FORM

bSYSTEMS: Address as above, e-mail: bill.bateson@bystemsuk.com

or to such other address, facsimile number or e-mail address as may from time to time be designated by notice hereunder. Any such notice will be in the English language and will be considered to have been given on the first working day of actual delivery or sending by facsimile or e-mail or in any other event within three (3) working days after it was posted in the manner hereinbefore provided.

21. Miscellaneous.

- 21.1 This Agreement does not create any agency, employment, partnership, joint venture, franchise or other similar or special relationship between the Client and bSYSTEMS. Neither party will have the right or authority to assume or create any obligations or to make any representations, warranties or commitments on behalf of the other party or its affiliates, whether express or implied, or to bind the other party or its affiliates in any respect whatsoever.
- 21.2 This Agreement will not be assigned by the Client whether voluntarily or involuntarily or by operation of law in whole or in part to any party without the prior written approval of bSYSTEMS.
- 21.3 Neither party will be under any liability to the other in any way whatsoever for destruction, damage, delay or any other matters of that nature whatsoever arising out of war, rebellion, civil commotion, strikes, lock-outs and industrial disputes, fire, explosion, earthquake, acts of God, flood, drought, or bad weather or the requisitioning or other act or order by any Government department, council or other constituted body.
- 21.4 Failure or neglect by bSYSTEMS to enforce at any time any of the provisions hereof will not be construed nor will be deemed to be a waiver of bSYSTEMS's rights hereunder nor in any way affect the validity of the whole or any part of this Agreement nor prejudice bSYSTEMS's rights to take subsequent action.
- 21.5 The headings of the terms and conditions herein contained are inserted for convenience of reference only and are not intended to be part of or to affect the meaning or the interpretation of any of the terms and conditions of this Agreement.
- 21.6 In the event that any of these terms, conditions or provisions or those of any schedule or attachment hereto will be determined by any competent authority to be invalid, unlawful or unenforceable to any extent such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law.
- 21.7 The parties hereby agree that this Agreement and the provisions hereof will be construed in accordance with English Law.

EXHIBIT A

CODE OF CONDUCT

The Client understands that all information, data, text, files, software, music, sound, photographs, graphics, video and messages, whether posted or transmitted by the Client through the Client Account and the Site, are the Client's sole responsibility.

This means that the Client, and not bSYSTEMS, is entirely responsible for all content that the Client or users of the Client Account may upload, post, or otherwise transmit via the Site. Except as expressly provided to the contrary herein, bSYSTEMS does not control the content on the Site and does not guarantee the accuracy, integrity, or quality of any content. The Client understands that by using the Site, the Client may be exposed to content that is offensive, indecent or objectionable.

The Client agrees that any material contained in or linked to the Client's personalised web pages on the Site and (if applicable) contained in the Client's discussion group, chat room or bulletin board must comply with the following basic standards. As used herein, the term "applicable laws" means those laws, statutes, ordinances, rules, or regulations of any governmental or quasi-governmental authority that apply to the Site and/or that pertain to the Client's place of business. The Client agrees that:

- A. All information and activities will be legal, decent, and honest in terms of the applicable law and standards;
- B. Data protection legislation law will be adhered to in order that the collection of

personal information is not processed traded or disclosed illegally; and

- C. Distance selling requirements as they relate to on-line activities will be complied with as provided in applicable law.
- D. Other applicable trading standards and laws and regulations as the same are created from time to time will be followed.

Further, the Client agrees to not use or enable or allow others to use the Site to:

- E. Upload, post, send, submit, publish, or otherwise transmit any content that is unlawful, harmful, threatening, abusive, harassing, tortuous, defamatory, slanderous, vulgar, obscene, pornographic, indecent, libellous, invasive of another's privacy, hateful, embarrassing, or racially, ethnically or otherwise objectionable to any other person or entity as determined by bSYSTEMS in its sole discretion;
- F. Seek to exploit or harm children by exposing them to inappropriate content, asking for personally identifiable details or information, or otherwise;
- G. Intentionally or unintentionally violate any applicable local, state, national or international law, including, but not limited to, regulations having the force of law;
- H. Violate any law or engage in any conduct that may be considered to violate any law;
- I. Impersonate any person or entity, including, but not limited to, a bSYSTEMS staff, or falsely state or otherwise misrepresent the Client affiliation with a person or other entity;
- J. Forge headers or otherwise manipulate identifiers in order to disguise the origin of any content transmitted through the Site or develop restricted or password-only access pages, or hidden pages or images (those not linked to from another accessible page);
- K. Upload, post, send, submit, publish, or otherwise transmit any content that the Client do not have a right to transmit under any law or under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);
- L. Upload, post, send, submit, publish, or otherwise transmit any content that infringes any patent, trademark, trade secret, copyright, or other intellectual property or proprietary rights of any party or the privacy or publicity rights of others;
- M. Upload, post, send, submit, publish, or otherwise transmit any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation;
- N. Upload, post, send, submit, publish, or otherwise transmit any content that contains viruses or any other computer code, files or programs that interrupt, destroy, limit the functionality of, or cause damage to any computer software or hardware or telecommunications equipment;
- O. Upload, post, send, submit, publish, or otherwise transmit any content that contains "spyware" or any other computer code, files, or programs that gather information about users without their knowledge;
- P. Disrupt the normal flow of dialogue, cause a screen to "scroll" faster than other users of the Site are able to type, or otherwise act in a manner that negatively affects other users' ability to engage in real time exchanges;
- Q. Interfere with or disrupt the Site or servers or networks connected to the Site, or fail to comply with any requirements, procedures, policies or regulations of networks connected to the Site;
- R. "Stalk," harass, or otherwise harm another;
- S. Collect or store personal data in violation of any laws governing privacy;
- T. Promote or provide instructional information about illegal activities, promote physical harm or injury against any group or individual, or promote any act of cruelty to animals;
- U. Use the Client Account as storage for remote loading or as a door or signpost to another home page, whether inside or beyond the Site;
- V. Reproduce, duplicate, copy, sell, resell, or exploit any portion of the Site, use of the Site, or access to the Site;
- W. Engage in any other conduct that inhibits any other person from using or enjoying the Site;
- X. Upload, post, send, submit, publish, or otherwise transmit any material that contains hyper-links to other sites that contain content that falls within the descriptions set forth above; and/or
- Y. Engage in any other behaviour on the Site, which in bSYSTEMS's sole discretion, is unacceptable.

The Client is prohibited from using any services or facilities provided in connection with this Site to compromise security or tamper with system resources and/or accounts. The use or distribution of tools designed for compromising security (e.g., password guessing programs, cracking tools, or network probing tools) is strictly prohibited. If the Client becomes involved in any violation of system security, bSYSTEMS reserves the right to release the Client's details to system administrators at other sites in order to assist them in resolving security incidents. bSYSTEMS reserves the right to investigate suspected violations of the rules of use of this Site.

EXHIBIT B
PRIVACY POLICY
bSYSTEMS User Privacy Policy

This Privacy Statement describes how bSYSTEMS UK Ltd. collects and uses information through www.b-systems.co.uk ("Site").

What information does bSYSTEMS collect from users of the Site?

bSYSTEMS and bSYSTEMS's service providers collect information that you provide that personally identifies you when you use the Site. Such information may include, but is not limited to, your name, e-mail alias, user identification password and other information which can be connected to you via use of cookies (described below) (collectively "Personal Information"). Additionally, in the event that you purchase products or services from the Site you will need to disclose financial information such as a credit card to pay for such products or services ("Financial Information"). bSYSTEMS may collect "Aggregate Information" which does not indicate the identity of any particular user, but describes the habits, usage patterns and/or demographics of users as a group.

What are cookies and how are they used?

A cookie is a very small text file placed on your hard drive by a computer server. It serves as your identification card and is uniquely yours. Cookies tell us that you returned to a specific web page on our Site and help us track your preferences and transactional habits. Cookies recognize your password and help us personalize your experience at the Site by permitting our computer server to "remember" who you are.

By modifying your browser preferences you may choose to accept all cookies, to be notified when a cookie is set, or to reject all cookies. If you choose to reject all cookies you may be unable to use those bSYSTEMS.com services that require registration in order to participate. Generally, we might use cookies to:

- (1) Remind us of who you are. This cookie is set when you register or "Sign In" and is modified when you "Sign Out" of our bSYSTEMS.com services.
- (2) Estimate our audience size. Each browser accessing bSYSTEMS.com is given a unique cookie which is then used to determine the extent of repeat usage, usage by a registered user versus by an unregistered user, and to help target advertisements based on user interests and behaviour.
- (3) Measure certain traffic patterns, which areas of bSYSTEMS.com you or your page visitors have visited, and those visiting patterns in the aggregate. We use this research to understand how our users' habits are similar or different from one another so that we can make each new experience on bSYSTEMS.com a better one. We may use this information to better personalize the content, banners and promotions that you and other users may see on our sites.
- (4) bSYSTEMS might also collect IP addresses for system administration and to report aggregate information to our advertisers.

How does bSYSTEMS use and share my Personal Information?

For Small Business Owners.

bSYSTEMS and bSYSTEMS's service providers use your Personal Information to operate the Site, provide you services, open your Account, and enforce or investigate your adherence to this Agreement, including the Code of Conduct and claims regarding it. We also collect and store Personal Information regarding users that access your personalized web pages (your Account).

For General Users Visiting Small Business Owner Web Pages.

bSYSTEMS and bSYSTEMS's service providers use your Personal Information to operate the Site provide you services, and to enforce or investigate your adherence to the Code of Conduct and claims regarding it. Your Personal Information may be stored and it may be shared with the small business owners whose web pages you visit. bSYSTEMS does not control the use of your Personal Information made by any small business owner - so please contact them directly if you have questions about their policies concerning the use of your Personal Information.

Where is my Personal Information transmitted?

The Site is physically located in the United States. By providing information to the Site, customers in all jurisdictions, including the European Union, fully understand and unconditionally consent to the processing of their information in the United States in accordance with the procedures outlined in this Statement.

Promotional Offers from bSYSTEMS and from Third Parties

We may send you information from time to time about bSYSTEMS's promotional offerings. To stop delivery of promotional information from bSYSTEMS please send e-mail to memberservices@bSYSTEMSuk.com.

Other Situations in which Personal Information May Be Disclosed

We store and disclose Personal Information as allowed or required by applicable law or when deemed advisable in bSYSTEMS's discretion. This means that we may make disclosures that are necessary or advisable to conform to legal and regulatory requirements or processes and to protect the rights, safety and property of bSYSTEMS,

users of the Site and the public.

Financial Information: Generally, we do not share Financial Information with outside parties except to the extent necessary to provide you with any product or service that you may have purchased.

Aggregate Information: bSYSTEMS and bSYSTEMS's service providers reserve the right to freely use and distribute all Aggregate Information collected at this Site.

What is bSYSTEMS' policy about allowing me to update or correct my Personal Information?

You may update or edit your Personal Information at any time, if you are a small business owner, by accessing your Account, or if you are a user of the Site generally by sending email to memberservices@bSYSTEMSuk.com.

What security precautions are in place to protect the loss, misuse, or alteration of my information?

We take reasonable steps to protect Personal Information and use encryption technology to help ensure security at the Site. However, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your Personal Information bSYSTEMS cannot ensure or warrant the security of any information communicated to the Site.

Questions, Comments, Concerns

If you have any questions or comments about our use of Personal Information, please contact us at memberservices@bSYSTEMSuk.com