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### **(i) About your posts:**

Contributions must be civil and tasteful.

No disruptive, offensive or abusive behavior: contributions must be constructive and polite, not mean-spirited or contributed with the intention of causing trouble.

No unlawful or objectionable content: unlawful, harassing, defamatory, abusive, threatening, harmful, obscene, profane, sexually oriented, racially offensive or otherwise objectionable material is not acceptable.

Be patient: users of all ages and abilities may be taking part in the relevant [inttegrio.com](http://inttegrio.com) community.

No spamming or off-topic material: we don't allow the submission of the same or very similar contributions many times. Please don't re-submit your contribution to more than one discussion, or contribute off-topic material in subject-specific areas.

No advertising or promoting.

No spoilers: material which contains plot developments which haven't been transmitted on US television will be deleted unless submitted in a designated 'spoilers' area or marked as a 'spoiler'. Contributions containing languages other than English may be removed unless allowed in the relevant local house rules.

No impersonation.

No inappropriate (e.g. vulgar, offensive etc.) user names.

URLs (web site addresses) can only be posted if allowed under any relevant local house rules. Deliberate misuse of the complaints facility is not permitted. If you persist in doing this, action may be taken against your account.

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If you use multiple logins for the purpose of disrupting a community or annoying other users you may have action taken against all of your accounts.

All accounts must be registered with a valid personal email address that you access regularly so that moderation emails can be sent to you. Accounts registered with someone else's email address, or with temporary email addresses may be closed without notice. We may require users to re-validate their account if we believe they have been using an invalid email address.

Smart Financial S.A.S. reserves the right to close accounts if any user is seen to be using proxy IPs (Internet Protocol addresses) in order to attempt to hide the use of multiple Smart Financial S.A.S. accounts or disrupts any of our services in any way.

**(iii) Safety:**

We advise that you never reveal any personal information about yourself or anyone else (for example: telephone number, postal address, home address or email address or any other details that would allow you to be personally identified) in any Smart Financial S.A.S. community.

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Please get a parent's or guardian's permission before taking part in any inttegrio.com community. Never reveal any personal information about yourself or anyone else (for example, school, telephone number, your full name, home address or email address).

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## **General**

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**21.** These terms shall be governed by the laws of the State of Florida without regard to its conflict of law provisions. You agree to submit to the personal and exclusive jurisdiction of the state and federal courts located within Miami-Dade County, Florida, and you explicitly consent to, and waive all defenses of lack of personal jurisdiction and forum non convenience with respect to, venue and jurisdiction in the state and federal courts of Miami, Florida.

**22.** You agree to indemnify and hold Smart Financial S.A.S., and its subsidiaries, affiliates, officers, directors, agents, or other partners, and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your use of the inttegrio.com, your breach or violation of these terms, or your violation of any rights of another.

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