

WEBSITE TERMS AND CONDITIONS

The following Terms and Conditions Agreement ("Agreement") governs the use of "Insights Blueprint" website ("Website"), as provided by Market Valued Opinion & Research Services, Inc. ("Market Valued Opinion & Research Services, Inc."). Please read this Agreement carefully. By accessing and using the Website, you agree to accept, without limitation or qualification, the Agreement. In addition to agreeing to this Agreement, you are required to read our Privacy Policy - your USE of the Website constitutes agreement and adherence to its terms and conditions as well. If you do not agree with any terms and covenants of this Agreement, please do not use the Website. The Agreement may be modified from time to time; the date of the most recent revisions will appear on this page, so check back often. Your continued access of the Website will constitute your acceptance and adherence of any changes, amendments or revisions to the terms and conditions of the Agreement. Your failure to follow and comply with these terms, whether listed below or in bulletins posted at various points in the Website, may result in suspension or termination of your access to the Website, without notice, in addition to Market Valued Opinion & Research Services, Inc.'s other remedies to the remedies available to Market Valued Opinion & Research Services, Inc. This Agreement and any disputes hereunder shall be governed by the laws of the Philippines.

REGISTRATION INFORMATION

Market Valued Opinion & Research Services, Inc. may at times require that you register and/or set up an account to use certain portions of the Website, or the Website as a whole. In order to do so, you may be provided, or required to choose, a password, user ID, and/or other registration information (collectively, "Registration Information"). You agree and represent that all Registration Information provided by you is correct, accurate and up-to-date. If any of your Registration Information changes, you must update it by using the appropriate update mechanism on the Website, if available. Otherwise, you should contact Market Valued Opinion & Research Services, Inc. as described in our Privacy Policy.

USE OF USER ID/PASSWORD

If you register and/or set up an account on the Website, you will be solely responsible for maintaining the confidentiality of your Registration Information. You must not authorize others to use your Registration Information. You must not sub-license, transfer, sell or assign your Registration Information and/or this Agreement to any third party without Market Valued Opinion & Research Services, Inc.' written consent and approval, otherwise you shall be held liable to Market Valued Opinion & Research Services, Inc. Any attempt to do so will be null and void and shall be considered a material breach of this Agreement.

You are also solely responsible for all usage or activity on your account including, but not limited to, use of the account by any person who uses your Registration

Information, with or without authorization, or who has access to any computer on which your account resides or is accessible.

If you have reason to believe that your account is no longer secure (for example, in the event of a loss, theft or unauthorized disclosure or use of your Registration Information or any credit, debit or charge card number stored on the Website), you must promptly change the affected Registration Information by using the appropriate update mechanism on the Website, if available, or notify Market Valued Opinion & Research Services, Inc. as described in our Privacy Policy.

USE OF THE WEBSITE BY YOU

Unless otherwise specified, the Website is intended for your personal use only. You must not authorize others to use the Website. You are responsible for all use of the Website by you. The Website contains material that is protected by relevant Philippines and international copyright, trademark and other intellectual property laws. You must not modify, copy, reproduce, republish, upload, post, transmit or distribute in any way any material, including code and software, from the Website. You may download material from the Website and use the Website for your personal use only, provided you comply with all copyright and other proprietary notices. The Website is also not intended for users under the age of 13, and Market Valued Opinion & Research Services, Inc. does not knowingly collect personally identifiable information from users under the age of 13.

For purposes of this Website, such users are expressly prohibited from submitting their personally identifiable information to us, and from using our forums and chat areas; any information submitted by such users will not knowingly be used, posted, or retained by us.

You agree not to use any obscene, indecent, or offensive language or to place on the Website any material that is defamatory, abusive, harassing, menacing, racist, offensive or hateful. Further, you may not place on the Website any material that is encrypted, constitutes junk mail or unauthorized advertising, commercial offers, invades anyone's privacy, or encourages conduct that would constitute a criminal offense, gives rise to civil liability, or that otherwise violates any national or international law or regulation. You agree to use the Website only for lawful purposes and you acknowledge that your failure to do so and violation of the herein set forth terms and conditions and non-observance may subject you to civil and criminal liability. Further, you are responsible for ensuring that any material you provide to the Website or post on a bulletin board or forum or elsewhere, including but not limited to text, photographs and sound, does not violate the copyright, trademark, trade secret or any other personal or proprietary rights of any third party or is posted with the permission of the owner/s of such rights.

The content, organization, graphics, text, images, video, design, compilation, advertising and all other material on the Website, including without limitation, the "look and feel" of this Website, are protected under applicable copyrights and other proprietary (including but not limited to intellectual property) rights and are the property of Market Valued Opinion & Research Services, Inc..

The copying, re-arrangement, re-distribution, modification, use or publication by you, directly or indirectly, of any such matters or any part of the Website, including but not limited to the removal or alteration of advertising, except for the limited rights of use granted hereunder, is **STRICTLY PROHIBITED**. In addition, you may not in any way make commercial or other unauthorized use, by publication, re-transmission, distribution, performance, caching, or otherwise, of material obtained through the Website, except as permitted by the Copyright Laws of Philippines or other laws or as expressly permitted in writing by this Agreement, Market Valued Opinion & Research Services, Inc. or the Website.

You agree not to disrupt, overwhelm, attack, modify or interfere with the Website or its associated software, hardware and/or servers in any way, and you agree not to impede or interfere with others' use of the Website. You agree that you will not post any software, files or links to other sites, and that you will not post any content that contains viruses, corrupted files, or any other similar software or programs that may adversely affect the operation of the Website, or feature of the Website. You further agree not to alter or tamper with any information or materials on or associated with the Website, otherwise you shall be held liable.

The nature of this Website is interactive and public. By posting content, you understand and acknowledge that any materials, ideas or other communications you transmit in in forums, blogs or otherwise on the Website will not be treated as confidential or proprietary. Furthermore, you acknowledge and agree that any ideas, concepts, techniques, procedures, methods, systems, video, scripts, music, photographs, designs, plans, charts, or other materials you transmit may be used by Market Valued Opinion & Research Services, Inc. anywhere, anytime, and for any reason whatsoever.

COMMENTS BY OTHERS ARE NOT ENDORSED BY MARKET VALUED OPINION & RESEARCH SERVICES, INC.

Market Valued Opinion & Research Services, Inc. does not endorse, support, sanction, encourage, verify, or agree with the comments, opinions, or statements posted on forums, blogs or otherwise contained in the Website. Any information or material placed online, including advice and opinions, are the views and responsibilities of those who posted the statements and do not necessarily represent the views of Market Valued Opinion & Research Services, Inc. You agree that Market Valued Opinion & Research Services, Inc. is not responsible, and shall have no liability to you, with respect to any information or materials posted by others, including defamatory, offensive or illicit material, even material that violates this Agreement.

USE OF MATERIAL SUPPLIED BY YOU

For information regarding use of personal information you supply or communicate to the Website, please see Market Valued Opinion & Research Services, Inc.'s Privacy Policy. Except as expressly provided otherwise in the Privacy Policy, you agree that by posting messages, uploading files, inputting data, or engaging in any other form of communication with or through the Website, you grant us a royalty-free, perpetual, non-exclusive, unrestricted, worldwide license to use, reproduce, modify, adapt, translate, enhance, transmit, distribute, publicly perform, display, or sublicense any such communication (including your identity and information about you) in any medium (now in existence or hereinafter developed) and for any purpose, including commercial purposes, and to authorize others to do so. In addition, please be aware that information and content (including photographs) (collectively, "Materials") you disclose in publicly accessible portions of the Website will be available to all users of the Website, so you should be mindful of personal information and other content you may wish to post to the Website. You hereby disclaim any and all liability that may arise in connection with any and all materials posted, uploaded or supplied by you on the website.

COPYRIGHT

Market Valued Opinion & Research Services, Inc. respects the intellectual property of others, and asks its users to do the same. Market Valued Opinion & Research Services, Inc. may, in appropriate circumstances and at its discretion, suspend or terminate the access of and take other action against users, subscribers, registrants and account holders who infringe the copyright rights of others pursuant to Philippines Copyright Law or other laws on the matter.

INDEMNITY

You agree to indemnify Market Valued Opinion & Research Services, Inc. and its affiliates, employees, contractors, agents, representatives and third party service providers and keep them indemnified from all claims and liabilities (including legal fees), which may arise from your breach and violation of the terms and conditions of this Agreement, Your unauthorized use of material/s obtained from this Website, your reliance on information received through this Website, or from your breach or violation of this Agreement or any such acts through your use of the Website.

WARRANTIES AND LIMITATIONS OF LIABILITY

You acknowledge and agree that you are using the Website with the knowledge that Market Valued Opinion & Research Services, Inc. and any other third party, does not make any warranties as to the accuracy, completeness, reliability or currency of all items appearing on the Website or that any services on the Website will satisfy or be suitable for your requirements. This Website (and its contents) is not intended to be

comprehensive nor does it constitute technical, financial, legal or other advice of any kind. As a user of this site you are responsible for considering whether the content is suitable for your individual requirements. Market Valued Opinion & Research Services, Inc. strongly recommends that you seek appropriate independent professional advice before relying on any of the content in the Website.

To the extent allowed by law, Market Valued Opinion & Research Services, Inc. and its affiliates, respective officers, employees, agents and contractors exclude all liability for any consequential, indirect or incidental loss or for any loss of profits, income, business or goodwill, that happens from you or any third parties arising out of this Agreement using or relying on the Website and/or its contents, selling or purchasing any goods or merchandise, your access to, or inability to access the Website, including for viruses alleged to have been obtained from the Website, whether or not it's caused by any negligent act or oversight on Market Valued Opinion & Research Services, Inc.'s part. You agree to release, discharge and free Market Valued Opinion & Research Services, Inc. and its affiliates, respective officers, employees, agents and contractors from claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, suspected and unsuspected, disclosed and undisclosed, to the extent allowed by law.

ADDITIONAL TERMS

Market Valued Opinion & Research Services, Inc. reserves the right when warranted, but undertakes no duty, to review, edit, move or delete any material provided for display or placed on the Website or its bulletin boards, in its sole discretion, without notice.

Market Valued Opinion & Research Services, Inc. reserves the right to post, from time to time, additional terms of usage that apply to specific parts of the Website. Such additional terms will be posted in the relevant parts of the Website. Your continued use of the Website constitutes your agreement to comply with all the terms and conditions, covenants of this Agreement and these additional terms.