

TERMS OF USE

I. VISITOR CODE OF CONDUCT

TURNAND is an independent, non-political organization, which owns and operates the site, WWW.TURNAND.COM (referred to as the "Site" or "we").

The content of the Site is provided by Turnand, its Users and third party service providers, in accordance with these Terms of Use. The Site is made available to Users for information purposes only. Users should read these Terms of Use carefully before using the Site. Use of the Site is deemed as acceptance of these Terms of Use; Users who do not accept these Terms of Use should refrain from using the Site. If a User has, in Turnand's sole opinion, breached any of the provisions of these Terms of Use, we reserve the right to terminate that User's entitlement to use the Site for any and all purposes.

II. MODIFICATIONS TO THESE TERMS & CONDITIONS

We reserve the power to update this agreement at any time without notice. Any changes thereby will be incorporated into a revised agreement that will be posted on the Site. All visitors are obligated to review changes to this agreement. Unless otherwise specified, such changes shall be effective as soon as they are posted. You consent to be bound by this Agreement by using or accessing our Site.

III. YOUR SUBMISSION OF PERSONAL INFORMATION TO THE SITES

We may at any time request you to submit certain personal information about yourself so as to enable you to access and use our Site. We also reserve the right to access certain types of non-personal information about your visit, so as to protect the security of our Site or for improving the usage experience of our visitors.

All the information received by the Site from visitors shall be governed by our Privacy Policy. In case of a conflict between the terms of this Agreement and the Privacy Policy of the Site, the latter will prevail.

It is your responsibility to provide accurate information to us and our operators/agents/affiliates whenever asked for, in the context of your accessing and using our Site. The Site and anyone associated with TURNAND is not liable for any claims relating to any inaccurate, untimely, false or incomplete information provided to us or from a visitor's failure to fully comply with any provision of this Agreement. The Site will cooperate with any law enforcing authority to protect the Site and anyone associated with it and may if necessary submit certain information about the visitors to the authorities.

IV. USER CONTENT: YOUR OWNERSHIP AND OUR LICENSE TO USE

You are responsible for providing only original information, reviews, photos or other materials. You should be the owner of such information, reviews, photos or other materials as submitted in any of the interactive areas in the website. Any communication or content submitted to us by you will be treated as non-confidential for some purposes; and any personal information, such as name, photograph or other information may allow others to identify you.

You also hereby grant to the Site and of its associates or affiliates the right to use, copy, print, print, display, modify, remove, translate and create derivative works from and distribute or otherwise and reproduce any content that you submit in our Site. You hereby consent to your user content being used by the Site or any of its associates or affiliates without further consideration, compensation, attribution or notification. You also hereby agree to indemnify and hold the Site, its associates and affiliates harmless from any claim or demand, including reasonable attorneys' fees, made by any party arising out of the uses of the User Content that you submit on our Site. You waive any rights you may have in having the User Content edited, altered or changed in any manner not acceptable to you.

V. INTERACTIVE AREAS

Our Site may provide interactive activities, such as, chat rooms, blog comment posting areas, reader ratings, reader reviews etc for enhancing the experience of our visitors. Any submissions by visitors to such interactive areas of the Site may be public and be posted in the public areas on our Site. The Site, its affiliates or anyone associated with it shall not be in any manner

responsible for the action of any visitor or third parties with respect to any information, materials or content posted, uploaded or transmitted in these interactive areas.

Kindly consider the risks of revealing personal information about yourself or others in the interactive areas, including when accessing the site through a third party service. By participating in any of the aforementioned activities, you hereby agree to comply with the Site's standard of conduct. The Site and its administrators reserve the right to prohibit you partially or fully from accessing or participating in the interactive areas if it finds you infringing its standard of conduct. Any material posted in the public areas of the Site may or may not be reviewed by the Site administrators prior to appearing on the Site. Nevertheless, the Site may at any time in the future, after the posting, change, delete, or remove, in part or in full, any of such postings in the interactive areas and may also terminate or suspend access to such areas for conduct that may in our estimates interfere with other peoples' enjoyment of the Site. The Site will also cooperate with local, state and/or National authorities to comply with applicable law.

We do not encourage disruptive communication, and any such communications which are disruptive in nature violate our standards. You claim liability and responsibility for all the content posted, transmitted, uploaded by you in our Site.

You hereby agree not to use our Site for any purpose that:

- is illegal, hateful, tortious, vulgar, obscene, or is invasive of another's privacy;
- infringes any kind of intellectual property rights;
- contains unauthorized endorsements; or
- will negatively impact the functionality of this Site.

The Site may allow a visitor to post photograph(s). The submission of a photograph is governed by the terms of this Agreement, including without limitation, your agreement regarding your use of Interactive Areas. In submitting a photograph the user represents and warrants that: (1) you are the owner of the photograph and consent to the usage of the photograph by the Site; (2) you have submitted the photograph using your legal name and accurate personal

information and consent to its usage by the Site; (3) you either hold the copyright of the photograph or an authorized license of the copyright in the photograph and grant to the Sites, their licensees, successors and assigns, the right to publish and display the photograph; and (4) you have the legal right and power to agree to the use of Photo and grant the Site the right to use the Photo. You hereby release the Site and their licensees, successors and assignees from any privacy, defamation and any other claims you may have for the use of any photograph submitted to the Sites. If you see an objectionable photograph or have any questions about this agreement, kindly contact us.

The Site strives to make their Interactive Areas enjoyable. Our community forums are open to people of all sections of the society and we do not discriminate against any person whatsoever. Any conduct by a participant in the Interactive Areas that violates this Agreement or the standards of conduct of the Site in any manner may result in the suspension or termination of the visitor's right to access the Site. We do not offer professional advice of any kind and do not warrant responsibility or liability for any losses you may suffer by adhering to such advice. If you see objectionable content or have any questions about this Agreement, kindly contact us.

VI. RESTRICTIONS ON VISITORS' USE OF THE SITES' CONTENT

The materials contained in the Site, including that submitted by any visitor are protected by copyrights that are exclusively owned by the Site. You do not have the right to modify, copy, reproduce, upload, post, transmit, distribute, sell, license, rent or publicly display in any form without the prior permission of the Site. Additionally, access to the Site using automated means such as harvesting bots, robots, spiders or scapers to collect users' content or information is prohibited absent express authorization. Notwithstanding the above, you may print or download any material from the Site solely for personal and/or non-commercial use, provided that you do not infringe any of the intellectual property or proprietary rights of the Site.

Any material in the Site cannot be used for any purpose which has not been expressly permitted under this agreement. Any kind of commercial usage of this Site's material is strictly prohibited, without prior written permission of TURNAND. You are also hereby prohibited from framing the Site without the express written permission of TURNAND.

VII. COPYRIGHT INFRINGEMENT CLAIM AND COUNTER-CLAIM POLICY FOR INTERACTIVE AREAS

‘Turand and the ‘Turnand’ logo, and the names, logos, taglines and other marks identifying any Turnand group companies (together, the “**Trade Marks**”), and all rights therein, are the property of Turnand. Any other trademarks or service marks displayed on the Site or the App are the property of their respective owners. These Terms of Use do not grant Users the right to use any Trade Mark, or any service mark or logo appearing on the Site or the App for any purpose whatsoever.

All images, text, programs, and other materials and content made available via the Site or the App, and all Trade Marks (together, the “**Materials**”) are, or may be, protected by law. Turnand is the owner or the licensee of all intellectual property rights in the Materials. All rights in the Materials are reserved.

On receiving multiple notices of infringement of intellectual property rights concerning a user, the user shall be deemed to be “repeat infringer” and the Site shall reserve the right to suspend or terminate the access of the user.

Materials and contents on the Site may include unintentional factual inaccuracies or typographical errors; and we reserve the right to make changes and update any information contained on the Site without any prior notice.

VIII. THIRD PARTY LINKS

Our Site contains links to other website and managed, controlled and owned by third parties. Such links are provided for giving the user a better experience and do not necessarily constitutes an endorsement by the Site or its affiliates. If there are any concerns with regard to external links or websites provided in the Site, the website administrator or system operator should be contacted. The Site reserves the right to terminate links with any third parties or other websites that they deem inappropriate or inconsistent with the Site. The Site or any of its associates or affiliates make no representations about the content, functionality or practices of such third party.

IX. ADVICE, OPINIONS AND THIRD PARTY CONTENT DISCLAIMER

Our Site may also contain facts, views, opinions and statements of third parties, visitors and other organisations. The Site, its associates and affiliates do not represent or endorse the accuracy or reliability of any advice, opinion, statement or other information displayed or distributed through our Site. You hereby acknowledge that any reliance upon any such advice, opinions, statement or other information shall be at your personal risk and the Site or its associates or affiliates shall not in any manner be held responsible or liable, directly or indirectly, for any loss or damage caused or alleged to have been caused in any way whatsoever related to any advice, opinions, statements or other information displayed or distributed on our Site.

X. EMAIL

Email users shall not mask their identity by using a false name or another person's name or account. We will use your email address and the content of any email for correspondence and visitor response purposes. Any non-personal information provided to us by email shall be deemed to be non-confidential, and we assume no obligation or responsibility to protect such non-personal information contained in the email from disclosure.

Any personal information transmitted with an email, such as the sender's name, email or home addresses, will be protected in accordance with the policies set forth in our Privacy Policy.

XI. MOBILE

The Site may offer mobile SMS/text message and mobile alerts updates as a text messaging/mobile email service. By using any of such services, you acknowledge to have read the terms of this agreement. By using the service, you agree to be legally bound by this Agreement and our Privacy Policy.

XII. DISCLAIMER OF WARRANTIES

The Site does not warrant responsibility with regard to the accuracy of any materials or information provided or their suitability for any particular purpose.

Although the information provided to visitors on the site is obtained or compiled from sources we believe to be reliable, the site cannot and does not guarantee the accuracy, validity, timeliness or completeness of any information or data made available to visitors or its suitability for any particular purpose. Neither the sites, nor any of its associates or affiliates are liable or shall have responsibility of any kind to any visitor for any loss or damage that you incur in the event of: (i) any failure or interruption of this site; (ii) any act or omission of any third party involved in making the site or the data contained herein available to you; (iii) any other cause relating to your access or use, or inability to access or use, any portion of the site or materials on the site; (iv) your interaction or submissions on the site, including, but not limited to, résumé or employment submissions or dialogue between hosts; or (v) from your failure to comply with this agreement, whether or not the circumstances giving rise to such cause may have been within the control of the site or of any vendor providing software, services or support. In no event will the site, its parents, partners, affiliates, subsidiaries, members, officers or employees be liable for any direct, special, indirect, consequential or incidental damages or any other loss or damages of any kind even if the site, its affiliates or any other party has been advised of the possibility thereof. Please be advised that once you leave the site, your use of the internet will be governed by the terms of use agreements and privacy policies, if any, of the particular site that you are accessing, including those of our operational providers, advertisers, sponsors and promotional partners. The site, its partners, affiliates, subsidiaries, members, directors, officers, employees and agents will not be responsible or liable for the content, activities or privacy practices of the other sites, or any loss or damage that could result from leaving the site.

XIII. INDEMNIFICATION

If you violate any of these Terms of Use or if you misuse this Site, you agree to defend, indemnify and hold harmless TURNAND, its officers, directors, employees, agents and licensees from any and all liability including costs, expenses and attorneys' fees that may arise out of or are related to your violation or misuse.

XIV. CHOICE OF LAW AND FORUM

The Site is originated and located in Greece, and this Agreement shall be governed by and construed in accordance with the relevant European and Greek laws, excluding its conflicts of law rules. Any dispute arising out of or relating to this agreement or your access or use of the Site will be subject to the exclusive jurisdiction of the courts located within Greece and the relevant European authorities, and you hereby submit to the personal jurisdiction of such courts. If any provision in this Agreement is held invalid or unenforceable, that provision shall be construed in a manner consistent with applicable law to reflect the original intent of the provision, and the remaining provisions of this Agreement shall remain in full force and effect.

XV. SECURITY MEASURES

Please review our Privacy Policy for information on our website security measures and the protection of your personal information

Notices and counter-notices should be sent to:

E-mail: info@turnand.com