

Terms of Use Agreement

1. Introduction

The Christian Business Network is a Global Community of Professionals. As such we are also A network of Christ-followers striving to prosper in our professions, make trustworthy connections, serve people with excellence, and maximize our God-given potential in order hear *Well done good and faithful servant*. We provide business communication and networking services for business and professional people worldwide.

This document represents our **Terms of Use Agreement** that applies to everyone approved by our staff to become a Member of this organization.

A. Purpose, Mission, and Vision

OUR PURPOSE: We exist to enable our members to become thoroughly equipped, well connected, and fully empowered to serve people and to represent Christ with integrity and excellence in every place.

OUR MISSION: We work to provide our members with valuable resources, networking opportunities, and world-class services that empower you to fulfill your calling and maximize your impact in the marketplace.

OUR VISION: We seek to build a global community of Christian professionals known to be trustworthy in character, professional in conduct, faithful in commitments, exceptional in service, and loyal to Christ.

In order to achieve the above, we make many services available to people worldwide through our website to help them connect, communicate, collaborate and congregate with fellow business and professional people.

By joining this organization and using this website, you understand and agree that (1) you are entering into a legal agreement with our organization, (2) you agree to abide by all of Terms of Use herein, and (3) you agree to our Privacy Policy which outlines how we collect, use, share, and store your personal and professional information.

B. Scope and Intent

You agree that by becoming a Member of The Christian Business Network and by using our website in any manner, including our communication services, employment services, membership services, or other information provided as part of the Christian Business Network suite of services (collectively “CBN” or the “Services”), you are entering into a legally binding agreement with Christian Business Network, LLC, P.O. Box 44071, Baltimore, Maryland 21236, USA (“we,” “us,” “our,” and “CBN”) based on the **Terms of Use Agreement** and **Privacy Policy** of the Christian Business Network, which are hereby incorporated and collectively referred to as the “Agreement”. If you are using the CBN website on behalf of a company or other legal entity, you are nevertheless individually bound by this Agreement even if your company has a separate agreement with CBN. By officially joining CBN and making use of our Services, you acknowledge that you have read, understood and agree to the terms and conditions of this Agreement.

C. User Agreement

Please note that the Christian Business Network **Terms of Use Agreement** and **Privacy Policy** are also collectively referred to as the Christian Business Network’s “Terms of Service.”

2. Your Obligations

A. Applicable Laws and this Agreement

You agree to comply with all applicable laws and this Agreement, as may be amended from time to time with or without advance notice as well as the policies and processes explained in all of the following sections.

B. Proprietary and Confidential Information

You understand that the information contained within the Member Area of CBN's website is proprietary and confidential in nature, is intended exclusively for the use of registered and active Members of the Christian Business Network for networking and communication purposes, and is therefore legally privileged. Therefore, you agree not to disseminate, distribute, duplicate, or replicate any of the information, methods of operation, etc. found on this and/or other websites operated by the Christian Business Network without the express written permission of the Christian Business Network.

C. License and Warranty for Your Submissions to CBN

You own the information that you provide to CBN under this Agreement, and may request its deletion at any time, unless you have shared information or content with others and they have not deleted it, or it was copied or stored by other users. Additionally, you grant CBN a nonexclusive, irrevocable, worldwide, perpetual, unlimited, assignable, fully paid up and royalty-free right to use, copy, prepare derivative works of, improve, distribute, publish, remove, retain, add, process, analyze, use and commercialize, in any way now known or in the future discovered, any information you provide, directly or indirectly to CBN, including, but not limited to, any user generated content, ideas, concepts, techniques and/or data to the services, you submit to CBN, without any further consent, notice and/or compensation to you or to any third parties. Any information you submit to us is at your own risk of loss. By providing information to us, you represent and warrant that you are entitled to submit the information and that the information is accurate, not confidential, and not in violation of any contractual restrictions or other third party rights. It is your responsibility to keep your CBN profile information accurate and updated.

D. Service Eligibility

To be eligible to use our Services, you must meet the following criteria and represent and warrant that you: (1) are the at least 18 years of age; (2) are not currently restricted from the Services, or not otherwise prohibited from having a CBN account, (3) are not a competitor of CBN or are not using the Services for reasons that are in competition with CBN; (4) will only maintain one CBN account at any given time; (5) will use your real name and only provide accurate information to CBN; (6) have full power and authority to enter into this Agreement and doing so will not violate any other agreement to which you are a party; (7) will not violate any rights of CBN or third party, including intellectual property rights such as copyright or trademark rights; and (8) agree to provide at your cost all equipment, software, mobile access, and internet access necessary to use the Services.

E. Your Membership

The profile you create on CBN will become part of CBN and except for the information that you license to us is owned by CBN. However, between you and others, your account belongs to you. You agree to: (1) keep your password secure and confidential; (2) not permit others to use your account; (3) not use other's accounts; (4) not sell, trade, or transfer your CBN account to another party; and (5) not charge anyone for access to any portion of CBN, or any information therein. Further, you are responsible for anything that happens through your account until you close your account or prove that your account security was compromised due to no fault of your own. To close your account, you may either allow your membership to expire upon the expiration date, or contact us and request us to close your account.

F. Indemnification

You agree to indemnify us and hold us harmless for all damages, losses and costs (including, but not limited to, reasonable attorneys' fees) related to all third party claims, charges, and investigations, caused by (1) your failure to comply with this Agreement, including, without limitation, your submission of content that violates third party rights or applicable laws, (2) any content you submit to the Services, and (3) any activity in which you engage on or through CBN.

G. Payment

If you purchase any Services that we offer for a fee, either on a one-time or subscription basis (e.g., Membership Services), you agree to CBN storing your payment information. You also agree to pay the applicable dues and fees for such Services as they become due plus all related taxes, and to reimburse us for all collection costs and interest for any overdue amounts. Failure to pay one-time or subscription-based fees may result in the termination of your subscription and/or membership. Depending on where you transact payment with us, the type of payment method used and where your payment method was issued, your transaction with us may be subject to foreign exchange fees or differences in prices, including foreign exchange rates. CBN does not support all payment methods, currencies or locations for payment. Your obligation to pay fees continues through the end of the subscription or membership period during which time you cancel your subscription or membership or close your account. All applicable taxes are calculated based on the billing information you provide to us at the time of purchase. CBN and its Affiliate Networks have a strict NO REFUND Policy for the payment of Membership Fees. If you require a printed invoice for your transaction with us, you may access such within the **Invoicing, Payments & History** section of your Member Profile.

H. Notify Us of Acts Contrary to the Agreement

If you believe that you are entitled or obligated to act contrary to this Agreement under any mandatory law, you agree to provide us with detailed and substantiated explanation of your reasons in writing at least 30 days before you act contrary to this Agreement, permitting us to assess whether we may, at our sole discretion, provide an alternative remedy for the situation, though we are under no obligation to do so.

I. Notifications and Service Messages

For purposes of service messages and notices about our Services, CBN may use various means to alert you of certain changes such as modifications to this Agreement including individual and bulk email messages from CBN to an email address associated with your account, even if we have other contact information. You also agree that CBN may communicate with you through your CBN account or through other means including email, mobile number, telephone, or delivery services including regional, national and global postal services about your CBN account or services associated with CBN. Please review your **Preferences** within your Member Profile to control what kind of messages you receive from CBN. **You further understand that as a Member of the Christian Business Network and its Affiliate Networks that you will occasionally receive email broadcasts and notifications that are important and relevant to the entire membership community, and that you will NOT be given the option of OPTING OUT of such community-wide email broadcasts and notifications.** You acknowledge and agree that we shall have no liability associated with or arising from your failure to maintain accurate contact or other information, including, but not limited to, your failure to receive critical information about our Services.

J. User-to-User Communication and Sharing

CBN offers various forums for communication and interaction such as Groups, Pages, Blogs, Forums, and Webinars where you can post your observations and comments on designated topics. CBN also enables sharing of information by allowing users to post updates, including links to news articles and other information such as job opportunities, product recommendations, and other content to their profile and other parts of the site. While certain CBN Memberships grant members the privilege to create Profile Pages, CBN, in its sole discretion, reserves the right to close or remove content from Pages if the content violates this Agreement or others' intellectual property rights. Please note that ideas you post and information you share may be seen and used by other Members, and CBN cannot guarantee that other Members will not use the ideas and information that you share on CBN. Therefore, if you have an idea or information that you would like to keep confidential, or don't want others to use, or that is subject to third party rights that may be infringed by your sharing it, DO NOT post it to any CBN Groups, Pages, Blogs, Forums, or elsewhere on CBN. CBN IS NOT RESPONSIBLE FOR ANOTHER'S MISUSE OR MISAPPROPRIATION OF ANY CONTENT OR INFORMATION YOU POST ON CBN.

K. Privacy

You should carefully read our full Privacy Policy before using CBN as it is hereby incorporated into this Agreement by reference, and governs our treatment of any information, including personally identifiable information you submit to us. Please note that certain information, statements, data, and content which you submit to CBN in various manners might possibly reveal your gender, ethnic origin, nationality, age, and/or other personal information about you. You acknowledge that your submission of any information, statements, data, and content to us is voluntary on your part and that CBN has full permission to process such information within the terms of the Privacy Policy.

L. Contributions to CBN

By submitting ideas, suggestions, documents, or proposals ("Contributions") to CBN through its Suggestion Box or feedback mechanisms, you acknowledge and agree that: (a) your Contributions do not contain confidential or proprietary information; (b) CBN is not under any obligation of confidentiality, express or implied, with respect to the Contributions; (c) CBN shall be entitled to use or disclose (or choose not to use or disclose) such Contributions for any purpose, in any way, in any media worldwide; (d) CBN may have something similar to the Contributions already under consideration or in development; (e) you irrevocably non-exclusively license to CBN rights to exploit your Contributions; and (f) you are not entitled to any compensation or reimbursement of any kind from CBN under any circumstances.

3. Your Rights

You agree to access and use the CBN website exclusively in a manner compliant with this agreement. On the condition that you comply with all your obligations under this Agreement, including, but not limited to, the Do's and Don'ts listed in Section 10, we grant you a limited, revocable, non-exclusive, and non-assignable license and right to access the Services through a generally available web browser or mobile device in order to view information and use the Services that we provide on CBN web pages and in accordance with this Agreement. Any other use of the CBN website contrary to our Purpose, Mission, and Vision or other terms of this Agreement is strictly prohibited and a violation of this Agreement. We reserve all rights not expressly granted in this Agreement, including, without limitation, title, ownership, intellectual property rights, and all other rights and interest in CBN and all related items, including any and all copies made of the CBN website.

4. Our Rights & Obligations

A. Services Availability

For as long as CBN continues to offer the Services, CBN shall provide and seek to update, improve and expand the Services. As a result, we allow you to access CBN as it may exist and be available on any given day and we have no other obligations, except as expressly stated in this Agreement. We may modify, replace, refuse access to, suspend or discontinue CBN, partially or entirely, or change and modify prices prospectively for all or part of the Services for you or for all our Members in our sole discretion. All of these changes shall be effective upon their posting on CBN or by direct communication to you unless otherwise noted. CBN further reserves the right to withhold, remove or discard any content available as part of your account, with or without notice if deemed by CBN to be contrary to this Agreement. For avoidance of doubt, CBN has no obligation to store, maintain or provide you a copy of any content that you or other Members provide when using the Services.

B. Disclosure of User Information

You acknowledge, consent and agree that we may access, preserve, and disclose your registration and any other information you provide in accordance with the terms of the Privacy Policy if required to do so by law or in good faith believe that such access preservation or disclosure is reasonably necessary in our opinion to: (1) comply with legal process, including, but not limited to, civil and criminal subpoenas, court orders or other compulsory disclosures; (2) enforce this Agreement; (3) respond to claims of a violation of the rights of third parties, whether or not the third party is a Member, individual, or government agency; (4) respond to customer service inquiries; or (5) protect the rights, property, or personal safety of CBN, our Members or the public. Disclosures of Member information to third parties other than those required to provide customer support, administer this agreement, or comply with legal requirements are addressed in the Privacy Policy.

C. Connections and Interactions with other Members

You are solely responsible for your interactions with other Members. CBN may limit the number of connections you may have to other Members and may, in certain circumstances, prohibit you from contacting other Members through use of the Services or otherwise limit your use of the Services. CBN reserves the right, but has no obligation, to monitor disputes between you and other Members and to restrict, suspend, or close your account if CBN determines, in our sole discretion, that doing so is necessary to enforce this Agreement.

5. Disclaimer

SOME COUNTRIES AND JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OF IMPLIED TERMS IN CONTRACTS WITH CONSUMERS AND AS A RESULT THE CONTENTS OF THIS SECTION MAY NOT APPLY TO YOU. DO NOT RELY ON CBN OR ITS SUPPLIERS, ANY INFORMATION THEREIN, OR ITS CONTINUATION. WE PROVIDE THE PLATFORM FOR CBN AND ALL INFORMATION AND SERVICES ON AN “AS IS” AND “AS AVAILABLE” BASIS. CBN DOES NOT CONTROL OR VET USER GENERATED CONTENT FOR ACCURACY. WE DO NOT PROVIDE ANY EXPRESS WARRANTIES OR REPRESENTATIONS. TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW, CBN AND ITS SUPPLIERS DISCLAIM ANY AND ALL IMPLIED WARRANTIES AND REPRESENTATIONS, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, ACCURACY OF DATA, AND NONINFRINGEMENT. IF YOU ARE DISSATISFIED OR HARMED BY CBN OR ANYTHING RELATED TO CBN, YOU MAY CLOSE YOUR CBN ACCOUNT AND TERMINATE THIS AGREEMENT IN ACCORDANCE WITH SECTION 7 (“TERMINATION”) AND SUCH TERMINATION SHALL BE YOUR SOLE AND EXCLUSIVE REMEDY. CBN IS NOT RESPONSIBLE, AND MAKES NO REPRESENTATIONS OR WARRANTIES FOR THE DELIVERY OF ANY MESSAGES (SUCH AS E-MAILS, POSTING OF ANSWERS OR TRANSMISSION OF ANY OTHER USER GENERATED CONTENT) SENT THROUGH CBN TO ANYONE. IN ADDITION, WE NEITHER WARRANT NOR REPRESENT THAT YOUR USE OF THE SERVICE WILL NOT INFRINGE THE RIGHTS OF THIRD PARTIES. ANY MATERIAL, SERVICE, OR TECHNOLOGY DESCRIBED OR USED ON THE WEBSITE MAY BE SUBJECT TO INTELLECTUAL PROPERTY RIGHTS OWNED BY THIRD PARTIES WHO HAVE LICENSED SUCH MATERIAL, SERVICE, OR TECHNOLOGY TO US. CBN DOES NOT HAVE ANY OBLIGATION TO VERIFY THE IDENTITY OF THE PERSONS SUBSCRIBING TO ITS SERVICES, NOR DOES IT HAVE ANY OBLIGATION TO MONITOR THE USE OF ITS SERVICES BY OTHER USERS OF THE COMMUNITY; THEREFORE, CBN DISCLAIMS ALL LIABILITY FOR IDENTITY THEFT OR ANY OTHER MISUSE OF YOUR IDENTITY OR INFORMATION BY OTHERS. CBN DOES NOT GUARANTEE THAT THE SERVICES IT PROVIDES WILL FUNCTION WITHOUT INTERRUPTION OR ERRORS IN FUNCTIONING. IN PARTICULAR, THE OPERATION OF THE SERVICES MAY BE INTERRUPTED DUE TO MAINTENANCE, UPDATES, OR SYSTEM OR NETWORK FAILURES. CBN DISCLAIMS ALL LIABILITY FOR DAMAGES CAUSED BY ANY SUCH INTERRUPTION OR ERRORS IN FUNCTIONING. FURTHERMORE, CBN DISCLAIMS ALL LIABILITY FOR ANY MALFUNCTIONING, IMPOSSIBILITY OF ACCESS, OR POOR USE CONDITIONS OF THE CBN SITE DUE TO INAPPROPRIATE EQUIPMENT, DISTURBANCES RELATED TO INTERNET SERVICE PROVIDERS, TO THE SATURATION OF THE INTERNET NETWORK, AND FOR ANY OTHER REASON.

6. Limitation of Liability

SOME COUNTRIES DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY IN CONTRACTS WITH CONSUMERS AND AS A RESULT THE CONTENTS OF THIS SECTION MAY NOT APPLY TO YOU. Neither CBN nor any of our subsidiaries, affiliated companies, suppliers, employees, shareholders, or directors (“CBN Affiliates”) shall be cumulatively liable for (a) any damages in excess of five times the most recent monthly fee that you paid for Membership Services, if any, or US \$100, whichever amount is greater, or (b) any special, incidental, indirect, punitive or consequential damages or loss of use, profit, revenue or data to you or any third person arising from your use of the Service, any Platform Applications or any of the content or other materials on, accessed through or downloaded from CBN. This limitation of liability is part of the basis of the bargain between the parties and without it the terms and prices charged would be different. This limitation of liability shall: Apply regardless of whether (1) you base your claim on contract, tort, statute or any other legal theory, (2) we knew or should have known about the possibility of such damages, or (3) the limited remedies provided in this section fail of their essential purpose; and Not apply to any damage that CBN may cause you intentionally or knowingly in violation of this Agreement or applicable law, or as otherwise mandated by applicable law that cannot be disclaimed in this Agreement. DO NOT apply for Membership if you have entered into a separate agreement to purchase Membership Services with a separate Limitation of Liability provision that supersedes this section in relation to those Membership Services.

7. Termination

A. Mutual Rights of Termination

You may terminate this Agreement, for any reason or no reason, at any time, with notice to CBN pursuant to Section 9.C. This notice will be effective upon CBN processing your notice. CBN may terminate this Agreement and your account for any reason or no reason, at any time, with or without notice. This termination shall be effective immediately or as may be specified in the notice. For avoidance of doubt, only CBN or the party paying for the services may terminate your access to any Membership Services. Termination of your CBN account includes suspending your access to the Member Area of CBN's website, completely deleting your Member Profile, and potentially barring you from future membership within CBN.

B. Misuse of the Services

CBN may restrict, suspend or terminate the account of any Member who abuses or misuses the Services. Misuse of the Services includes inviting other Members to connect with you whom you do not know; abusing the CBN messaging services; creating multiple or false profiles; using the Services commercially without CBN's authorization; infringing any intellectual property rights; violating any of the Do's and Don'ts listed in Section 10; or any other behavior that CBN, in its sole discretion, deems contrary to its purpose. In addition, and without limiting the foregoing, CBN has adopted a policy of terminating accounts of Members who, in CBN's sole discretion, are deemed to be repeat infringers under the United States Copyright Act.

C. Effect of Termination

Upon termination of your CBN account, you lose access to the Services. The terms of this Agreement shall survive any termination, except Section 3 ("Your Rights") and Sections 4(a), (b) and (c) ("Our Rights and Obligations").

8. Dispute Resolution

A. Law and Forum for Legal Disputes

This Agreement or any claim, cause of action or dispute ("claim") arising out of or related to this Agreement shall be governed by the laws of the state of Maryland regardless of your country of origin or where you access CBN, and notwithstanding of any conflicts of law principles and the United Nations Convention for the International Sale of Goods. You and CBN agree that all claims arising out of or related to this Agreement must be resolved exclusively by a state or federal court located in Baltimore County, Maryland, except as otherwise agreed by the parties or as described in the Arbitration Option paragraph below. You and CBN agree to submit to the personal jurisdiction of the courts located within Baltimore County, Maryland for the purpose of litigating all such claims. Notwithstanding the above, you agree that CBN shall still be allowed to apply for injunctive remedies (or an equivalent type of urgent legal relief) in any jurisdiction.

B. Arbitration Option

For any claim (excluding claims for injunctive or other equitable relief) where the total amount of the award sought is less than \$10,000, the party requesting relief may elect to resolve the dispute in a cost-effective manner through binding non-appearance-based arbitration. In the event a party elects arbitration, they shall initiate such arbitration through an established Alternative Dispute Resolution ("ADR") provider mutually agreed upon by the parties. The ADR provider and the parties must comply with the following rules: (a) the arbitration shall be conducted by telephone, online and/or be solely based on written submissions, the specific manner shall be chosen by the party initiating the arbitration; (b) the arbitration shall not involve any personal appearance by the parties or witnesses unless otherwise mutually agreed by the parties; and (c) any judgment on the award rendered by the arbitrator shall be final and may be entered in any court of competent jurisdiction.

9. General Terms

A. Severability

If any provision of this Agreement is found by a court of competent jurisdiction or arbitrator to be illegal, void, or unenforceable, the unenforceable provision will be modified so as to render it enforceable and effective to the maximum extent possible in order to effect the intention of the provision; if a court or arbitrator finds the modified provision invalid, illegal, void or unenforceable, the validity, legality and enforceability of the remaining provisions of this Agreement will not be affected in any way.

B. Language

Where CBN has provided you with a translation of the English language version of this Agreement, the Privacy Policy, or any other documentation, you agree that the translation is provided for your convenience only and that the English language versions of this Agreement, the Privacy Policy, and any other documentation, including additional terms of service for Membership Services, will govern your relationship with CBN.

C. Notices and Service of Process

In addition to Section 2.h. (“Notifications and Service Messages”), we may notify you via postings on www.ChristianBusinessNetwork.com. You may contact us via mail at: **The Christian Business Network, P.O. Box 44071, Baltimore, MD 21236 USA**. Any notices that you provide not in compliance with this section shall have no legal effect.

D. Entire Agreement

You agree that this Agreement constitutes the entire, complete and exclusive agreement between you and CBN regarding the Services and supersedes all prior agreements and understandings, whether written or oral, or whether established by custom, practice, policy or precedent, with respect to the subject matter of this Agreement. You also may be subject to additional terms and conditions that may apply when you use or purchase certain other CBN services.

E. Amendments to this Agreement

We reserve the right to modify, supplement, or replace the terms of this Agreement, effective prospectively upon posting at www.ChristianBusinessNetwork.com or notifying you otherwise. If you do not agree with such amendments to this Agreement, you may terminate this Agreement at any time per Section 7 (“Termination”).

F. No Informal Waivers, Agreements or Representations

Our failure to act with respect to a breach of this Agreement by you or others does not waive our right to act with respect to that breach or subsequent similar or other breaches. Except as expressly and specifically contemplated by the Agreement, no representations, statements, consents, waivers or other acts or omissions by any CBN Affiliate shall be deemed legally binding on any CBN Affiliate, unless documented in a physical writing hand-signed by a duly appointed officer of CBN. You waive your rights to try to stop CBN, but we don’t waive our rights to ask a court to stop your actions.

G. No Injunctive Relief

In no event shall you seek or be entitled to rescission, injunctive or other equitable relief, or to enjoin or restrain the operation of the Services, exploitation of any advertising or other materials issued in connection therewith, or exploitation of the Services or any content or other material used or displayed through the Services.

H. Assignment and Delegation

You may not assign or delegate any rights or obligations under the Agreement. Any purported assignment and delegation shall be ineffective. We may freely assign or delegate all rights and obligations under the Agreement, fully or partially without notice to you. We may also substitute, by way of unilateral novation, effective upon notice to you, Christian Business Network, LLC for any third party that assumes our rights and obligations under this Agreement.

I. Potential Other Rights and Obligations

You may have rights or obligations under local law other than those enumerated here if you are located outside the United States.

10. CBN “DOs” and “DON’Ts.”

As a condition to access CBN, you agree to this User Agreement and to strictly observe the following DOs and DON’Ts:

A. Do undertake the following:

1. Comply with all applicable laws, including, without limitation, privacy laws, intellectual property laws, export control laws, tax laws, and regulatory requirements;
2. Provide accurate information to us and update it as necessary;
3. Review and comply with our Privacy Policy;
4. Review and comply with notices sent by CBN concerning the Services;
5. Use the Services in a professional manner;
6. Use your real name on your Member Profile; and
7. Protect sensitive personal and professional information such as your email address, phone number, street address, or other information that you deem confidential in nature.

B. Don’t undertake the following:

1. Act dishonestly or unprofessionally by engaging in unprofessional behavior by posting inappropriate, inaccurate, or objectionable content to CBN;
2. Publish inaccurate information in the designated fields on the Profile form;
3. Create a Member Profile for anyone other than a natural person;
4. Upload a profile image that is not your likeness or a head-shot photo;
5. Use or attempt to use another's account or create a false identity on CBN;
6. Upload, post, email, transmit or otherwise make available or initiate any content that:
 - a) Falsely states, impersonates or otherwise misrepresents your identity, including but not limited to the use of a pseudonym, or misrepresenting your current or previous positions and qualifications, or misrepresents your affiliations with a person or entity, past or present;
 - b) Is unlawful, libelous, abusive, obscene, discriminatory or otherwise objectionable;
 - c) Adds to a content field content that is not intended for such field (e.g. submitting a telephone number in the “title” or any other field, or including telephone numbers, email addresses, street addresses or any personally identifiable information for which there is not a field provided by CBN);
 - d) Includes information that you do not have the right to disclose or make available under any law or under contractual or fiduciary relationships (such as insider information, or proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);
 - e) Infringes upon patents, trademarks, trade secrets, copyrights or other proprietary rights;
 - f) Includes any unsolicited or unauthorized advertising, promotional materials, “junk mail,” “spam,” “chain letters,” “pyramid schemes,” or any other form of solicitation. This prohibition includes but is not limited to (1) using CBN invitations to send messages to people who don’t know you or who are unlikely to recognize you as a known contact; (2) using CBN to connect to people who don’t know you and then sending unsolicited promotional messages to those direct connections without their permission; and (3) sending messages to distribution lists, newsgroup aliases, or group aliases;

- g) Contains software viruses, worms, or any other computer code, files or programs that interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment of CBN or any user of CBN;
 - h) Forges headers or otherwise manipulate identifiers in order to disguise the origin of any communication transmitted through the Services; or
7. Participate, directly or indirectly, in the setting up or development of a network that seeks to implement practices that are similar to sales by network or the recruitment of independent home salespeople for the purposes of creating a pyramid scheme or other similar practices;
 8. Duplicate, license, sublicense, publish, broadcast, transmit, distribute, perform, display, sell, rebrand, or otherwise transfer information found on CBN (excluding content posted by you) except as permitted in this Agreement, or as expressly authorized by CBN;
 9. Reverse engineer, decompile, disassemble, decipher or otherwise attempt to derive the source code for any underlying intellectual property used to provide the Services, or any part thereof;
 10. Utilize or copy information, content or any data you view on or obtain from CBN to provide any service that is competitive, in CBN's sole discretion, with CBN;
 11. Imply or state, directly or indirectly, that you are affiliated with or endorsed by CBN unless you have entered into a written agreement with CBN (this includes, but is not limited to, representing yourself as an accredited CBN trainer if you have not been certified by CBN as such);
 12. Adapt, modify or create derivative works based on CBN or technology underlying the Services, or other Members' content, in whole or part, except as permitted under CBN's developer program;
 13. Rent, lease, loan, trade, sell/re-sell access to CBN or any information therein, or the equivalent, in whole or part;
 14. Sell, sponsor, or otherwise monetize a CBN Group or any other service or functionality of CBN, without the express written permission of CBN;
 15. Remove any copyright, trademark or other proprietary rights notices contained in or on CBN, including those of both CBN and any of its licensors;
 16. Remove, cover or otherwise obscure any form of advertisement included on CBN;
 17. Collect, use, copy, or transfer any information, including, but not limited to, personally identifiable information obtained from CBN except as expressly permitted in this Agreement or as the owner of such information may expressly permit;
 18. Infringe or use CBN's brand, logos or trademarks, including, without limitation, using the word "CBN" or "Christian Business Network" in any business name, email, or URL or including CBN's trademarks and logos except as expressly permitted by CBN;
 19. Use manual or automated software, devices, scripts robots, other means or processes to access, "scrape," "crawl" or "spider" any web pages or other services contained in the site;
 20. Use bots or other automated methods to access CBN, add or download contacts, send or redirect messages, or perform other similar activities through CBN, unless explicitly permitted by CBN;
 21. Access, via automated or manual means or processes, CBN for purposes of monitoring CBN's availability, performance or functionality for any competitive purpose;
 22. Engage in "framing," "mirroring," or otherwise simulating the appearance or function of CBN's website;
 23. Attempt to or actually access CBN by any means other than through the interfaces provided by CBN using a standard web browser. This prohibition includes accessing or attempting to access CBN using any third-party service, including software platforms that aggregate access to multiple services, including CBN;
 24. Attempt to or actually override any security component included in or underlying CBN;
 25. Engage in any action that directly or indirectly interferes with the proper working of or places an unreasonable load on CBN's infrastructure, including, but not limited to, sending unsolicited

communications to other Members or CBN personnel, attempting to gain unauthorized access to CBN, or transmitting or activating computer viruses through or on CBN.

11. Complaints Regarding Content Posted on the CBN Website

If you think someone has stolen or misused your personal or professional content or intellectual property posted on the CBN website, please submit a Report Abuse form via the Member Area Contact Us link. We have configured the CBN website to *Connect You with Christian Professionals around the World*. In order to achieve this purpose, we encourage our Members to post and share truthful and accurate information. Given our respect for the intellectual property rights of others, this Agreement requires that information posted by Members be accurate and not in violation of the intellectual property rights or other rights of third parties.