

Introduction

The terms of this agreement govern the relationship between you, Yodlee, Inc. ("Supplier") and Snowball Analytics, a French company (SIRET 914 331 640 00013) having its registered office LE FORUM 27 RUE MAURICE FLANDIN 69444 LYON CEDEX 3 (hereinafter "Company" or "Us" or "We") regarding your use of websites, newsletters, social media groups, mobile applications, and products and services of the Company (collectively, the "Service"). By accessing, viewing, using, or registering for any portion of the Services in any way, you agree to be legally bound by this Agreement. If you do not agree to this Agreement in full and without modification, then you may not access, view, use, or register for any portion of the Services.

We may change these Terms of Service at any time. If you continue to use Service after we post changes to these Terms of Use, you are signifying your acceptance of the new terms. You will always have access to our Terms of Service and will be able to check it at any time.

ACCOUNT VERIFICATION USER AGREEMENT

The Account Verification Service is intended to verify your authority and access to external financial accounts by confirming your ability to access the external financial account. Your use of the Account Verification Service is subject to the terms and conditions of this Account Verification User Agreement and Company's User Agreement incorporated herein by reference. Proceeding with using this service constitutes your assent to and acceptance of this agreement.

PROVIDE ACCURATE INFORMATION. You agree to provide true, accurate, current and complete information about yourself and your accounts maintained at other financial institutions and you agree to not misrepresent your identity or your account information.

INSTANT ACCOUNT VERIFICATION SERVICE. By using the Instant Verification Service, you authorize the Company and its Supplier to access third party sites designated by you, on your behalf, to retrieve information requested by you. For all purposes hereof, you hereby grant Company and Supplier a limited power of attorney, and you hereby appoint Company and Supplier as your true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for you and in your name, place and stead, in any and all capacities, to access third party internet sites,

servers or documents, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN COMPANY OR SUPPLIER ACCESSES AND RETRIEVES INFORMATION FROM THIRD PARTY SITES, COMPANY AND SUPPLIER ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. You agree that third party account providers will be entitled to rely on the foregoing authorization, agency and power of attorney granted by you. You understand and agree that the Instant Verification Service is not endorsed or sponsored by any third party account providers accessible through the Instant Verification Service. You are licensing to Company and Supplier any information, data, passwords, materials or other content (collectively, "Content") you provide through or to the Instant Verification Service. Company and Supplier may use, modify, display, distribute and create new material using such Content to provide the Instant Verification Service to you. By submitting Content, you automatically agree, or promise that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, Company and Supplier may use the Content for the purposes set out above. As between Company and Supplier, Company owns your confidential account information.

USE OF RESULTS LIMITED. You agree that the results of the Account Verification Service are for use by you and Company and its service providers only in connection with the Company Service, on Company's website. You agree not to reverse engineer or reverse compile any of the service technology, including but not limited to, any Java applets associated with the Instant Account Service.

LIMITATION OF LIABILITY. YOU AGREE THAT NEITHER COMPANY NOR SUPPLIER NOR ANY OF THEIR AFFILIATES, ACCOUNT PROVIDERS OR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF COMPANY OR SUPPLIER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM THE USE OR THE INABILITY TO USE THE INSTANT VERIFICATION SERVICE OR ANY OTHER MATTER RELATING TO THE INSTANT VERIFICATION SERVICE, INCLUDING BUT

NOT LIMITED TO (i) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES, (ii) ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE INSTANT VERIFICATION SERVICE; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANYONE ON THE INSTANT VERIFICATION SERVICE; OR (v) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD PARTY ACCOUNT PROVIDER SITE, EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES.

INDEMNIFICATION. You agree to indemnify and hold harmless Company and Supplier and their affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from your use of the Instant Verification Service or your violation of these terms.

You agree that Supplier is a third party beneficiary of the above provisions, with all rights to enforce such provisions as if Supplier were a party to this agreement.