

## **Terms of Service for <http://byl.mybalanceonline.com>**

### **Introduction**

Welcome to <http://byl.mybalanceonline.com>. This website is owned and operated by BYL Collection Services, LLC. By visiting our website and accessing the information, resources, services, products, and tools we provide, you understand and agree to accept and adhere to the following terms and conditions as stated in this policy (hereafter referred to as 'User Agreement'), along with the terms and conditions as stated in our Privacy Policy (please refer to the Privacy Policy section below for more information).

This agreement is in effect as of Mar 17, 2014.

We reserve the right to change this User Agreement from time to time without notice. You acknowledge and agree that it is your responsibility to review this User Agreement periodically to familiarize yourself with any modifications. Your continued use of this site after such modifications will constitute acknowledgment and agreement of the modified terms and conditions.

### **Responsible Use and Conduct**

By visiting our website and accessing the information, resources, services, products, and tools we provide for you, either directly or indirectly (hereafter referred to as 'Resources'), you agree to use these Resources only for the purposes intended as permitted by (a) the terms of this User Agreement, and (b) applicable laws, regulations and generally accepted online practices or guidelines.

Wherein, you understand that:

- a. In order to access our Resources, you may be required to provide certain information about yourself (such as identification, contact details, etc.) as part of the registration process, or as part of your ability to use the Resources. You agree that any information you provide will always be accurate, correct, and up to date.
- b. You are responsible for maintaining the confidentiality of any login information associated with any account you use to access our Resources. Accordingly, you are responsible for all activities that occur under your account/s.
- c. Accessing (or attempting to access) any of our Resources by any means other than through the means we provide, is strictly prohibited. You specifically agree not to access (or attempt to access) any of our Resources through any automated, unethical or unconventional means.

d. Engaging in any activity that disrupts or interferes with our Resources, including the servers and/or networks to which our Resources are located or connected, is strictly prohibited.

e. Attempting to copy, duplicate, reproduce, sell, trade, or resell our Resources is strictly prohibited.

f. You are solely responsible for any consequences, losses, or damages that we may directly or indirectly incur or suffer due to any unauthorized activities conducted by you, as explained above, and may incur criminal or civil liability.

g. We may provide various open communication tools on our website, such as blog comments, blog posts, public chat, forums, message boards, newsgroups, product ratings and reviews, various social media services, etc. You understand that generally we do not pre-screen or monitor the content posted by users of these various communication tools, which means that if you choose to use these tools to submit any type of content to our website, then it is your personal responsibility to use these tools in a responsible and ethical manner. By posting information or otherwise using any open communication tools as mentioned, you agree that you will not upload, post, share, or otherwise distribute any content that:

i. Is illegal, threatening, defamatory, abusive, harassing, degrading, intimidating, fraudulent, deceptive, invasive, racist, or contains any type of suggestive, inappropriate, or explicit language;

ii. Infringes on any trademark, patent, trade secret, copyright, or other proprietary right of any party;

iii. Contains any type of unauthorized or unsolicited advertising;

iiii. Impersonates any person or entity, including any <http://byl.mybalanceonline.com> employees or representatives.

We have the right at our sole discretion to remove any content that, we feel in our judgment does not comply with this User Agreement, along with any content that we feel is otherwise offensive, harmful, objectionable, inaccurate, or violates any 3rd party copyrights or trademarks. We are not responsible for any delay or failure in removing such content. If you post content that we choose to remove, you hereby consent to such removal, and consent to waive any claim against us.

h. We do not assume any liability for any content posted by you or any other 3rd party users of our website. However, any content posted by you using any open communication tools on our website, provided that it doesn't violate or infringe on any 3rd party copyrights or trademarks,

becomes the property of BYL Collection Services, LLC, and as such, gives us a perpetual, irrevocable, worldwide, royalty-free, exclusive license to reproduce, modify, adapt, translate, publish, publicly display and/or distribute as we see fit. This only refers and applies to content posted via open communication tools as described, and does not refer to information that is provided as part of the registration process, necessary in order to use our Resources. All information provided as part of our registration process is covered by our privacy policy.

i. You agree to indemnify and hold harmless BYL Collection Services, LLC and its parent company and affiliates, and their directors, officers, managers, employees, donors, agents, and licensors, from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from any violation of this User Agreement or the failure to fulfill any obligations relating to your account incurred by you or any other person using your account. We reserve the right to take over the exclusive defense of any claim for which we are entitled to indemnification under this User Agreement. In such event, you shall provide us with such cooperation as is reasonably requested by us.

## **Privacy**

Your privacy is very important to us, which is why we've created a separate Privacy Policy in order to explain in detail how we collect, manage, process, secure, and store your private information. Our privacy policy is included under the scope of this User Agreement. To read our privacy policy in its entirety, [Click Here](#).

## **Software**

The User acknowledges and agrees that BYL Collection Services, LLC. and byl.mybalanceonline.com are the owners of the computer software program commonly known as "byl.mybalanceonline.com" and all copyrights, trademarks, service marks and other legal rights and interest in the program (the "Program"). The term program also includes all written and printed documentation regarding the Program. BYL Collection Services, LLC. may grant to User a non-transferable, non-exclusive license to use the Program subject to the terms and restrictions set forth herein, but no such act shall be construed to convey any title or ownership rights in the Program to the User. Any license is or the use of the Program only by the User at the User's address. The User may not distribute copies of the Program or documentation. The User may terminate any license only by destroying all originals, and copies of the Program. Any license will also terminate upon termination of User Agreement between the User and BYL Collection Services, LLC. Software

## **Limitation of Warranties**

By using our website, you understand and agree that all Resources we provide are "as is" and "as available". This means that we do not represent or warrant to you that:

- i) the use of our Resources will meet your needs or requirements.
- ii) the use of our Resources will be uninterrupted, timely, secure or free from errors.
- iii) the information obtained by using our Resources will be accurate or reliable, and
- iv) any defects in the operation or functionality of any Resources we provide will be repaired or corrected.

Furthermore, you understand and agree that:

- v) any content downloaded or otherwise obtained through the use of our Resources is done at your own discretion and risk, and that you are solely responsible for any damage to your computer or other devices for any loss of data that may result from the download of such content.
- vi) no information or advice, whether expressed, implied, oral or written, obtained by you from BYL Collection Services, LLC or through any Resources we provide shall create any warranty, guarantee, or conditions of any kind, except for those expressly outlined in this User Agreement.

### **Limitation of Liability**

In conjunction with the Limitation of Warranties as explained above, you expressly understand and agree that any claim against us shall be limited to the amount you paid, if any, for use of products and/or services. BYL Collection Services, LLC will not be liable for any direct, indirect, incidental, consequential or exemplary loss or damages which may be incurred by you as a result of using our Resources, or as a result of any changes, data loss or corruption, cancellation, loss of access, or downtime to the full extent that applicable limitation of liability laws apply.

### **Copyrights/Trademarks**

All content and materials available on [www.byl.mybalanceonline.com](http://www.byl.mybalanceonline.com), including but not limited to text, graphics, website name, code, images and logos are the intellectual property of BYL Collection Services, LLC, and are protected by applicable copyright and trademark law. Any inappropriate use, including but not limited to the reproduction, distribution, display or transmission of any content on this site is strictly prohibited, unless specifically authorized by BYL Collection Services, LLC.

### **Termination of Use**

You agree that we may, at our sole discretion, suspend or terminate your access to all or part of our website and Resources with or without notice and for any reason, including, without

limitation, breach of this User Agreement. Any suspected illegal, fraudulent or abusive activity may be grounds for terminating your relationship and may be referred to appropriate law enforcement authorities. Upon suspension or termination, your right to use the Resources we provide will immediately cease, and we reserve the right to remove or delete any information that you may have on file with us, including any account or login information.

## **Governing Law**

This website is controlled by BYL Collections Services, LLC from our offices located in the Commonwealth of Pennsylvania. By the use of the [byl.mybalanceonline.com](http://byl.mybalanceonline.com) web site and/or any materials and/or data and/or information obtained through the use of [byl.mybalanceonline.com](http://byl.mybalanceonline.com), User agrees that Pennsylvania law, not including its choice of law rules but including its statutes of limitations, governs all questions concerning the rights or obligations of the User and BYL Collection Services, LLC., and/or claims, disputes, legal actions and/or causes of actions including but not limited to, actions in contract, and/or tort (including strict liability and intentional tort) arising from the operation and/or use of [byl.mybalanceonline.com](http://byl.mybalanceonline.com) and/or arising from the use and/or distribution of [byl.mybalanceonline.com](http://byl.mybalanceonline.com) and/or any information contained therein and/or information obtained through the use of [byl.mybalanceonline.com](http://byl.mybalanceonline.com). User further agrees and consents to the personal jurisdiction of any state or Federal court of the Commonwealth of Pennsylvania, and that any action related to questions concerning the rights or obligations of the User, and BYL Collections Services, LLC., and/or claims, disputes, legal actions and/or causes of actions including but not limited to, actions in contract, and/or tort (including strict liability and intentional tort) breach of express and/or implied warranty, arising from the operation and/or use of [byl.mybalanceonline.com](http://byl.mybalanceonline.com) and/or arising from the use and/or distribution of the reports, data, and/or any information contained therein, and/or any action to enforce the herein User agreement must be brought in a state or Federal court in the Commonwealth of Pennsylvania. By using the herein website, you hereby consent and agree to personal and subject matter jurisdictions of the Pennsylvania State and Federal Courts and waiver any jurisdictional, venue or inconvenient forum objections to such courts.

## **Guarantee**

UNLESS OTHERWISE EXPRESSED, BYL Collection Services, LLC EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

## **Entire Agreement**

These terms and conditions of use of [byl.mybalanceonline.com](http://byl.mybalanceonline.com) constitute the entire agreement of the parties with respect to the subject matter hereof and supersedes all prior agreements, negotiations or understandings, whether oral or written, between the User and BYL Collections Services, LLC.

## **Viruses**

The User agrees that BYL Collection Services, LLC. and [byl.mybalanceonline.com](http://byl.mybalanceonline.com) assumes no responsibility, and shall not be liable for, any damages to, or viruses that may infect the your computer equipment or other property or account of your access to use, of, or browsing the [byl.mybalanceonline.com](http://byl.mybalanceonline.com) web site or your downloading of any data, text or other information from the web site.

## **United States Export Control**

Software, data and/or information, from the [byl.mybalanceonline.com](http://byl.mybalanceonline.com) web site may be subject to United States Export Control. BYL Collection Services, LLC. and [byl.mybalanceonline.com](http://byl.mybalanceonline.com) does not authorize the downloading or exportation of any software or technical data from the [byl.mybalanceonline.com](http://byl.mybalanceonline.com) web site to any jurisdiction prohibited by the United States Export Laws.

## **Waiver**

No waiver by either party of any breach or default here under shall be deemed to be a waiver of any preceding or subsequent breach or default.

## **Change or Modification of Terms**

BYL Collection Services, LLC. and [byl.mybalanceonline.com](http://byl.mybalanceonline.com) have the right at any time to change or modify the terms and conditions applicable to the use of the [byl.mybalanceonline.com](http://byl.mybalanceonline.com), or any part thereof, or to impose new conditions. Such changes, modification, additions, or deletions shall be effective immediately upon notice thereof, which may be given by any means including without limitation, posting the changes, modifications, additions, or deletions on the web site or by electronic or conventional means. Any use of the [byl.mybalanceonline.com](http://byl.mybalanceonline.com) web site after such notice shall be deemed to constitute acceptance of such changes, modifications, additions, or deletions.

**Contact Information**

If you have any questions or comments about these our Terms of Service as outlined above, you can contact us at:

BYL Collection Services, LLC.

E-mail: [myaccount@bylcompanies.com](mailto:myaccount@bylcompanies.com) or Phone: 866-423-0533