

The U.S. Retail Structured Products Broker Dealer Password Protected Website

Access Agreement

**BEFORE YOU CLICK THE “ACCEPT” BUTTON BELOW, SCROLL DOWN AND CAREFULLY READ THE FOLLOWING TERMS AND CONDITIONS THAT GOVERN YOUR ACCESS TO, AND USE OF, THE U.S. RETAIL STRUCTURED PRODUCTS BROKER DEALER PASSWORD PROTECTED WEBSITE. THIS ACCESS AGREEMENT MAY BE AMENDED OR SUPPLEMENTED BY JPMORGAN CHASE & CO. OR ITS AFFILIATES FROM TIME TO TIME IN THEIR SOLE DISCRETION. IF YOU, ON BEHALF OF THE INTERMEDIARY YOU REPRESENT, AGREE TO THESE TERMS AND CONDITIONS, CLICK “ACCEPT” TO ENTER THE U.S. RETAIL STRUCTURED PRODUCTS BROKER DEALER PASSWORD PROTECTED WEBSITE. ANY SUCH CLICKING SHALL HAVE THE SAME FORCE AND EFFECT AS YOU MANUALLY SIGNING AND DELIVERING A PAPER COPY OF THE ACCESS AGREEMENT AS AN AUTHORIZED SIGNATORY OF THE INTERMEDIARY YOU REPRESENT. IF YOU DO NOT CLICK “ACCEPT” YOU WILL NOT BE ABLE TO ENTER THE U.S. RETAIL STRUCTURED PRODUCTS BROKER DEALER PASSWORD PROTECTED WEBSITE. THE WEBSITE HAS BEEN DESIGNED FOR USE BY REGISTERED BROKER DEALERS THAT DO NOT HAVE DISCRETION TO MAKE INVESTMENT DECISIONS FOR THEIR CLIENTS.**

**The parties agree that:**

- (a) This contract will be formed by your clicking the “Accept” button.**
- (b) The time of formation of the contract will be the time at which the J.P. Morgan IT system receives record of your clicking the “Accept” button.**
- (c) The place of formation of the contract will be New York.**

This U.S. Retail Structured Products Broker Dealer Password Protected Website (the "Website") constitutes a separate portion of the JPMorgan Chase & Co. website. The distribution of material on this Website may be restricted by the laws and regulations of the country from which you are accessing this Website. Where such restrictions exist, this information is not intended for distribution to, or use by, any person or entity in any such jurisdiction. Persons accessing these pages are required to inform themselves about and to observe any such restrictions, and such investors who are restricted will not be able to purchase the products or securities described. JPMorgan is the marketing name for JPMorgan Chase & Co. and its subsidiaries (collectively, "JPMorgan") worldwide. “You” or “Your” as used herein means the individual agreeing to this Access Agreement on behalf of the Intermediary (as defined herein) You represent.

Effective **December 11, 2017**

**1. Password Agreement; Security; Your Undertakings.**

Access is provided to You individually, in Your capacity as a registered principal or broker dealer currently registered and in good standing with the U.S. Securities and Exchange Commission and is restricted via password protection. You represent, each time that You access this website, that You have received a user ID and password from a JPMorgan representative in order to provide You with such access, and that You are, at the time of such access: (i) an authorized representative ("Authorized Personnel") of the securities dealer (the “Intermediary”) indicated by You to such JPMorgan representative authorized to enter into this Access

Agreement on behalf of the Intermediary; (ii) registered as a broker dealer with the applicable U.S. regulators; (iii) acting in Your capacity as an officer or employee of the Intermediary at the request of the Intermediary and have authority to bind the Intermediary to the terms and conditions of this Access Agreement; and (iv) you do not have the authority to purchase securities or certificates of deposit on behalf of your clients. You and the Intermediary acknowledge that Your user ID and password have been issued expressly to You in Your capacity as Authorized Personnel and You undertake not to share Your password with any other person or entity, including without limitation, clients of the Intermediary or any other potential investors. You and the Intermediary agree to use the information contained in the website for informational and internal (to the Intermediary) purposes only, in the performance of Your official duties with the Intermediary. You and the Intermediary agree that You have a legal obligation to treat all information on this website as strictly confidential and not to disclose such information or allow such information to be disclosed to any unauthorized party except as authorized herein. Any user ID or password that may be issued to You remains the property of JPMorgan. You agree to change Your password after entering the website for the first time. You and the Intermediary agree that any such user ID or password is provided to You in Your capacity as a representative of the Intermediary only, and may not be retained by You after any termination of Your relationship with the Intermediary. You and the Intermediary agree to inform JPMorgan immediately if there is any change in Authorized Personnel or a change of control, jurisdiction or status of the Intermediary as defined under the securities or other applicable laws of the United States or any other relevant jurisdiction.

With respect to the Website and the Service, You and the Intermediary agree to act in accordance with applicable law and regulation and the terms of any agreements You or the Intermediary has with JPMorgan or any of its affiliates.

JPMorgan reserves the right to terminate or change any (or all) of an Authorized Personnel's user IDs or passwords, thereby restricting or terminating any of the Authorized Personnel's access to the Service at any time with or without prior notice in JPMorgan's sole discretion.

## **2. License.**

JPMorgan, where applicable, hereby grants to You a non-transferable, non-exclusive, non-assignable license to use, for Your internal purposes only, the Website and the Service. You agree not to transfer, sublicense, rent, assign, time-share, lease, convey, copy, translate, convert to another programming language, decompile, disassemble, reverse engineer, modify or change the Website, or any component thereof, for any purpose except as authorized herein.

You agree not to disclose or distribute to any other party, or allow any other party to inspect, copy or use the Website or Service.

In addition, unless otherwise expressly agreed to in writing, You shall not remove or modify any disclaimer or copyright or trademark notice contained in the Website or in anything copied or downloaded from the Website or Service.

The Website is the commercially valuable proprietary products and trade secrets of JPMorgan and shall remain the sole property of JPMorgan, and title and full ownership rights in the Website and Service are reserved to and shall remain with JPMorgan.

## **3. Website; Service.**

Access to this Website is provided to You as a revocable privilege on the condition of Your agreement to the terms and conditions of access set forth in this agreement, including all terms and conditions that may be stated in certain sections of the Website (collectively the "Access Agreement"). In the event of a conflict, the additional terms and conditions or disclaimers will govern for those sections or pages. In the event any

provision of this Access Agreement is held to be unenforceable, the remaining provisions shall be unimpaired and the unenforceable provision shall be replaced by such enforceable provision as comes closest to the intention underlying the unenforceable provision. This Access Agreement is additional to and shall be subject to any other agreements You or the Intermediary has entered into with JPMorgan. In the event of any conflict between such other agreements and this Access Agreement, this Access Agreement will prevail only in respect of the Website and the Service.

Materials and information posted on the Website may be printed for Your use, provided that You do not remove any copyright or other proprietary notices or legends. Materials and information posted on the Website may not be duplicated, copied, re-disseminated or re-distributed to any other person or entity. You acknowledge that You may not download or copy any information from this website other than the information expressly intended to be downloadable for the Intermediary in accordance with the terms of this Website, in each case using the provided download function. For the avoidance of doubt, You and the Intermediary agree not to distribute, use, download or otherwise make available to any investor or any third party any information exported from the Website, including without limitation, any screen shots, pricing information, post trade monitoring tools, product descriptions or any spreadsheets or other information or data, including information and data generated by the "export data" feature of the Website (collectively, the "Posted Information") and you acknowledge and agree that all Posted Information is available for your internal use as a registered broker-dealer only. You agree that the foregoing prohibitions shall survive the termination of this Access Agreement.

The terms and conditions of the Access Agreement are subject to change. You agree that JPMorgan may notify You of any amendments to this agreement by posting the amended terms of the Access Agreement to the Website. You are responsible for being familiar with the current version of this Access Agreement posted on the Website during each session.

Any unauthorized use of JPMorgan's websites and systems, including but not limited to unauthorized entry into JPMorgan's systems applications contained on this Website ("the system") or any system applications that You may access from this Website by means of communications lines and linkages (each a "network"), misuse of passwords, or misuse of any information posted to this Website, is strictly prohibited. You agree that (i) You will not engage in any activities related to the Website that are contrary to applicable law, regulation or the terms of any agreements You have with JPMorgan; (ii) in circumstances where locations of the website require identification for access, You will establish commercially reasonable security procedures and controls to limit access to Your password or other identifying information to authorized individuals; and (iii) You will notify JPMorgan immediately if you become aware of any unauthorized use of your user ID or password or become aware of any other compromise of the system or networks.

You agree to be responsible for all aspects relating to Your use of the website, any network and system, and for obtaining, at Your cost, all necessary licenses and consents in connection with such use, and for making all payments as may be required to third parties in connection with the use of the Website, any network and system.

The service (the "Service") provided on the Website allows You on behalf of the Intermediary to view deals. The Service and/or the Website may be enhanced from time to time, including as may be further set forth in the applicable instructions provided to You.

**JPMORGAN OR ITS SUPPLIERS MAY DISCONTINUE OR MAKE CHANGES TO THE SERVICE OR THE WEBSITE AT ANY TIME. JPMORGAN RESERVES THE RIGHT TO TERMINATE ANY OR ALL WEB TRANSMISSIONS OR THE SERVICE OR ACCESS TO THE WEBSITE WITHOUT PRIOR NOTICE TO YOU.** Notwithstanding the termination of access to the Website or the Service, this Access Agreement and the terms and conditions set forth herein as well as in applicable sections of the Website shall continue to apply in respect of all actions or omissions of the parties occurring at or before such termination.

- 4. Segregation of Functions.** You will maintain appropriate segregation of functions among Your personnel and will ensure that proper authorization and access levels to the Services are kept current.
- 5. Compliance with Applicable Laws.** You are responsible for, and shall comply with, all applicable laws relating to the Services (“Applicable Laws”) and with any and all of JPMorgan’s instructions, requirements and restrictions.
- 6. Suitability and Appropriateness of Website Content and Materials.** Securities or financial instruments mentioned in the Website may not be suitable or appropriate for all investors or in all geographical areas. Your particular needs, investment objectives and financial situation were not taken into account in the preparation of this Website and the materials contained herein. You must make Your own independent decisions regarding any securities or financial instruments mentioned herein. You should consider whether the purchase or sale of any product is appropriate for Your client in light of the particular investment needs, objectives and financial circumstances of such client.
- 7. Information and Privacy.**

You hereby consent to the communication and disclosure of all information and data in respect of the Website, Your use of the Website and all matters incidental hereto and thereto by JPMorgan (and any of their officers, agents, employees or service providers) to: (a) all relevant government and regulatory authorities as and when requested or required by such government and regulatory authorities, (b) to branches, affiliates, advisors, agents, auditors, service providers, and counsel of JPMorgan for routine business purposes and where reasonably required to enable or enhance the Website, and (c) to service providers as we determine in our sole discretion to be necessary for the provision of any part of the Website. Use of any information and data collected through, or in connection with, the Website is subject to our Privacy Policy, which Privacy Policy is incorporated into this Access Agreement by reference, and which is available through the following link: <https://www.jpmorgan.com/pages/privacy>. You acknowledge and consent that such aforementioned communication and disclosure of Your information and data may include Your personal information (“Personal Data”). You further acknowledge and consent that Your rights to the confidentiality of Your information and data are expressly waived so that we may collect, use, transfer, store or otherwise process (collectively, “Process”) Your Personal Data, and to and from, in various jurisdictions in which we operate to facilitate performance of the Website, to comply with regulatory requirements, and for our marketing purposes. Furthermore, You shall provide us with any and all consents, information and assistance necessary for us to comply with applicable laws, to respond satisfactorily to any query or request from or cooperate with any applicable authority in relation to Your activities through the Website.

Any information You provide to JPMorgan in connection with using the Website may be used to offer to You modifications and enhancements to the Website and to notify You of products and services provided by JPMorgan. Use of the Website may be monitored, tracked, and recorded. Anyone using the Website expressly consents to such monitoring, tracking, and recording. Individuals and organizations should have no expectation of privacy unless local law, regulation, or contract expressly provides otherwise. Anyone using the Website expressly consents to their data being transferred to another jurisdiction which may have no data privacy laws or data privacy laws which are less stringent than the jurisdiction where they are domiciled. JPMorgan owns all right, title and interest in the aggregated transaction data reflecting Your interactions using the Website (including, but not limited to, general usage data). JPMorgan may use, distribute, sublicense, and sell data with respect to transactions effected through the Service, as long as JPMorgan does not disclose to others that You were the source of such data or the details of individual transactions effected using the Service.

If You have any questions regarding collection, use and disclosure of information inputted onto or generated by the Website, please contact Your JPMorgan sales representative or relationship manager.

- 8. E-mail.**

(a) E-mail may not be secure and communications through e-mail may not be confidential. You accept all risks associated with using e-mail to communicate with a JPMorgan representative. JPMorgan assumes no responsibility for updating information communicated through e-mail or read, process, act upon or respond to such message in a timely manner.

(b) You hereby represent and covenant that you will not distribute or otherwise make available to any investor or any third party any information emailed to you as an alert from the Website and you acknowledge and agree that all emailed data is available for your internal use as a registered broker-dealer only.

## **9. Warranties; Limitation of Liability; Indemnity.**

(a) JPMORGAN MAKES NO WARRANTY WHATSOEVER, EXPRESS OR IMPLIED, AS TO YOUR ABILITY TO ACCESS THE WEBSITE, OR ANY INFORMATION PROVIDED THROUGH THE WEBSITE. YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT THE WEBSITE IS PROVIDED ON AN "AS IS" BASIS AT YOUR SOLE RISK, AND JPMORGAN EXPRESSLY DISCLAIMS ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT OF INTELLECTUAL PROPERTY, OR FITNESS FOR A PARTICULAR PURPOSE, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY REGARDING THE PERFORMANCE, USE, OR RESULTS OF USING THE WEBSITE.

(b) JPMORGAN, ITS DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS WILL HAVE NO LIABILITY, CONTINGENT OR OTHERWISE, TO YOU OR TO THIRD PARTIES, FOR: (i) ANY DELAY OR DISRUPTION OF ACCESS, DIFFICULTY IN USE, OR ERRONEOUS COMMUNICATIONS BETWEEN JPMORGAN AND YOU, REGARDLESS OF WHETHER THE CONNECTION OR COMMUNICATION SERVICE IS PROVIDED BY JPMORGAN OR A THIRD PARTY SERVICE PROVIDER; (ii) THE CAPACITY, ACCURACY, TIMELINESS, COMPLETENESS, RELIABILITY, PERFORMANCE, OR CONTINUED AVAILABILITY OF THE SERVICES; OR (iii) THE EXISTENCE OF ANY COMPUTER VIRUSES OR MALICIOUS CODE. JPMORGAN WILL HAVE NO RESPONSIBILITY TO INFORM YOU OF ANY DIFFICULTIES EXPERIENCED BY JPMORGAN OR THIRD PARTIES WITH RESPECT TO USE OF THE WEBSITE OR TO TAKE ANY ACTION IN CONNECTION THEREWITH.

(c) IN NO EVENT WILL JPMORGAN, ITS DIRECTORS, OFFICERS, EMPLOYEES, OR AGENTS BE LIABLE FOR ANY DIRECT, SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING, WITHOUT LIMITATION, ANY LOSS OF BUSINESS OR PROFITS OR GOODWILL, IN EACH CASE WHETHER ARISING FROM NEGLIGENCE, BREACH OF CONTRACT, INDEMNITY, TORT OR OTHERWISE, EVEN IF JPMORGAN HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

(d) You and the Intermediary agree to indemnify and hold harmless JPMorgan and its affiliates against any losses, liabilities, claims, demands and costs including all direct, indirect, special, consequential, incidental, punitive, or exemplary damages (including attorneys fees) resulting from or arising out of (a) any misuse by You of the Website and/or (b) any actions related to the use of the Website by You, any of the Authorized Personnel or the Intermediary.

**10. Taxes.** You will reimburse JPMorgan for all taxes or duties, including (but not limited to) sales, use, excise, services, consumption, transfer taxes and stamp duties and other taxes or duties JPMorgan is required to collect from You, and which are assessed on the purchase, license and/or supply of Services. You and JPMorgan shall each bear sole responsibility for any other taxes for which they are liable. You shall be solely responsible for the payment of any taxes (including any taxes, duties, contributions and levies levied by reference to income, profits, gains, net wealth, asset values, turnover, added value or otherwise, any withholding taxes, stamp duties, transfer taxes and all penalties and interest relating thereto) arising from any Services. JPMorgan shall not be responsible for any taxes arising in connection with Your use of the

Services. JPMorgan does not provide tax advice, and clients are expected to discuss with their own tax advisors whether there are any tax consequences as a result of entering into any transactions.

## **11. Representations and Warranties.**

You represent, warrant and covenant that You: (i) have all consents, rights, authority, and have taken all actions necessary, to use the Services; (ii) will not engage in any use of the Website contrary to Applicable Laws or the terms of this Access Agreement or any other agreement; (iii) are aware of any limitations and risk relating to such use; (iv) have suitable trading experience and familiarity with the rules of applicable Markets; (v) undertake periodic reviews to ensure, and from time to time be required to certify to JPMorgan, that Your access and entitlement information is current and correct; (vi) are fully responsible for ensuring that You communicate promptly any change in status of Your access; and (vii) shall not upload, post or transmit to or distribute or otherwise publish through the Services any materials which (1) restrict or inhibit any other user from using and enjoying the Services, (2) are unlawful, threatening, abusive, libelous, defamatory, obscene, vulgar, offensive, pornographic, profane, sexually explicit or indecent, (3) violate, plagiarize or infringe the rights of third parties including copyright, trademark, patent, rights of privacy or publicity or any other intellectual property rights or proprietary rights, (4) contain a virus, Trojan horse, worms, time bombs, cancelbots or other harmful component, or (5) constitute or contain false or misleading indications of origin or statements of fact. In addition you agree that you will not attempt to gain unauthorized access to Services or accounts of others.

**12. Disclaimer of Advice; Acknowledgements.** Except as otherwise expressly stated, the Website does not purport to provide any financial, investment, tax, accounting or legal advice. Unless JPMorgan has expressly agreed in writing to act as advisor or fiduciary with respect to a particular transaction pursuant to terms and conditions specifying the nature and scope of its advisory relationship, JPMorgan is acting in the capacity of an arm's length contractual counterparty or agent to you in connection with any transaction that JPMorgan enters into with you, not as a financial advisor, a provider of impartial advice or as a fiduciary. You acknowledge that: (i) any research with respect to investments communicated to You by JPMorgan personnel are, unless otherwise expressly agreed in writing by JPMorgan, incidental to JPMorgan's business and such research is for Your information only and does not constitute investment advice and will not serve as the primary basis for any decision made by You; (ii) all Your decisions, whether or not utilizing any research or information provided by any JPMorgan personnel, are solely within Your power and discretion; (iii) You are subject to potential prosecution for any illegal trading activity conducted by You; and (iv) if a monitoring party detects activity on a market through Your use of Services that is improper or harmful to the integrity of a market or its system, any link to such market may be terminated.

**13. Confidentiality.** The Services (including this Access Agreement) are commercially valuable proprietary products and trade secrets of JPMorgan ("Confidential Information") and must be regarded and shall be treated as secret and confidential. Except as required by Applicable Law, You will hold the Confidential Information in strict confidence and not disclose it to third parties or use it for any purpose not set forth in the Access Agreement. You will return or destroy, as required by JPMorgan, Confidential Information in Your possession promptly upon termination of the applicable Access Agreement. If JPMorgan requests, You will provide JPMorgan with a certificate, signed by an officer of Yours, certifying return or destruction of all Confidential Information.

**14. Distribution; Links to other websites.** The Services are not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation or where JPMorgan has not approved its distribution. Links to non-JPMorgan websites are provided solely as pointers to information on topics that may be useful to users of the Website, and JPMorgan has no control over the content on such non-JPMorgan websites. JPMorgan disclaims responsibility for, or liability arising from, and in no way endorses any information or materials that may be posted at any of the sites linked through the JPMorgan Website.

## **15. Miscellaneous.**

**15.1 Modification.** JPMorgan may, at any time without cause or prior notice, monitor, modify, limit, suspend or terminate Your use or access to any or all of the Services, or any capability accessible through the Services, and modify any applicable charges or fees.

**15.2 Addendum.** Certain Services require terms and conditions in addition to those set out in this Access Agreement. Such terms and conditions shall require an addendum to this Access Agreement (“Addendum”) prior to access and use such Services. Such Addendum will be incorporated by reference to this Access Agreement. In the event of a conflict between the terms of this Access Agreement and an Addendum, the terms and conditions of the Addendum will prevail as to the matters therein. Addendums may specify additional applications necessary to the operation of Services (the “Applications”). Such Applications shall be defined in the applicable Addendum. For the sake of clarity, references to Services herein shall be deemed to include such Applications as appropriate.

**15.3 Client Agreement.** This Access Agreement (including any Addendum hereto) is additional to, and does not supersede any account, agreement, or understanding (“Client Agreement”) between You and a JPMorgan affiliate providing Services to You under a separate agreement. In the event of any conflict between this Access Agreement and any Client Agreement with respect to provision of Services, this Access Agreement shall prevail.

**15.4 Recording.** You consent to the recording, retention and use by JPMorgan of all information and data that You input or otherwise communicate during Your access to and/or use of any Services or through any e-mail to or from JPMorgan, FTP or any other electronic communication and/or the transmission of the same to JPMorgan affiliates, subsidiaries, branches and third parties for execution, processing, database maintenance, record keeping or any other use in accordance with customary practices, policies and procedures applicable in the country and state of the domicile of the applicable JPMorgan affiliate.

JPMorgan may disclose such information to the extent that JPMorgan determines to be required by any Applicable Laws or in enforcement of JPMorgan’s rights or the defense of claims. Services are subject to monitoring, review and disclosure, which may result in a copy of all conversations being stored and made available across multiple devices, clusters, networks or platforms.

**15.5 Termination.** This Access Agreement may be terminated, in writing, with immediate effect by JPMorgan. The confidentiality, indemnification, compliance with Applicable Laws, payment and limitations on liabilities obligations shall survive any termination of this Access Agreement. Upon termination of this Access Agreement and/or the relevant Addendum, You shall delete and expunge from Your systems any portions of Services stored thereon, as well as any software, data, analytics or other materials which You obtained through access to or use of the Services.

**15.6 Cumulative.** The rights and remedies of JPMorgan and Your obligations in this Access Agreement are cumulative and in addition to JPMorgan rights and remedies and Your obligations under any other Client Agreement or disclaimer.

**15.7 Non-waiver.** Any failure by JPMorgan to enforce any provision of this Access Agreement shall in no way affect JPMorgan’s rights thereafter to enforce the same, nor shall waiver of any breach be deemed a waiver of any other breach of the same or any other provision hereof.

**15.8 Governing Law and Submission to Jurisdiction.** The user's access to and use of the Website, and the Access Agreement are governed by the laws of the State of New York without reference to principles of conflicts of law. With respect to any suit, action or proceedings relating to this Access Agreement (“Legal Proceedings”), You irrevocably: (i) submit to the exclusive jurisdiction of the courts of the State of New York and the United States District Court located in the borough of Manhattan in New York City; and (ii) waive any objection You may have at any time to the laying of venue of any Legal Proceedings brought in

any such court, waive any claim that such Legal Proceedings have been brought in an inconvenient forum and further waive the right to object, with respect to such Legal Proceedings, that such court does not have any jurisdiction over You. You agree that a final judgment in any such Legal Proceedings shall be conclusive and may be enforced in other jurisdictions by suit on the judgment or in any other manner provided by law. You and JPMorgan waive trial by jury in respect of any proceedings related to this Access Agreement.

**15.9 Publicity.** You may not use the name, trademark or proprietary indicia of JPMorgan Chase & Co., or any subsidiary or affiliate thereof as a reference, or utilize the name, trademark or proprietary indicia of JPMorgan Chase & Co. or any subsidiary or affiliate thereof without the prior written consent of JPMorgan Chase & Co., such consent to be granted or withheld in the sole and absolute discretion of JPMorgan Chase & Co.

**15.10 Assignment.** You may not assign the Access Agreement without the prior written consent of JPMorgan.

**15.11 Notices.** All legal notices will be in writing and hand delivered or forwarded by registered or certified mail to JPMorgan Chase & Co., Legal Department, 4 New York Plaza, 21st Floor, New York, NY 10004-2413, Mail Code: NY1-E088.

**15.12 Notice of Potential Disruption of Service.** Access to the Website may from time to time be unavailable, delayed, limited or slowed due to things outside the control of JPMorgan.

**15.13 Unauthorized Use.** UNAUTHORIZED USE OF JPMORGAN'S WEBSITES AND SYSTEMS OR THOSE OF ITS AFFILIATES IS STRICTLY PROHIBITED.