

Financial Calculators Addendum to MSA

The provision of Financial Calculators by Company to Client pursuant to the Financial Calculators terms and conditions set forth below (the “**Financial Calculators Terms**”) shall be subject to the terms and conditions of the Master Services Agreement between Company and Client that governs the provision of the Platform and Platform Services (the “**MSA**”) and any applicable Order. If these Financial Calculators Terms and the terms of the MSA or Order conflict or are inconsistent, these Financial Calculators Terms shall govern and control strictly as it relates to the provision of Financial Calculators provided by Company.

1. Financial Calculators Terms

- a. These Financial Calculators terms apply to Financial Calculators products and services provided to Client (referred to herein collectively as the “**Financial Calculators Services**”). These Financial Calculators Terms form a contract (the “**Addendum**”) that governs the relationship between Array US Inc. and its Affiliates (referred to herein as “**us**” or “**our**”) with any individual including Subscribers, or businesses (referred to herein as “**you**” or “**Client**”) that accesses, uses, requests, or receives the Financial Calculators Services.
- b. Our privacy policy located at <https://array.com/legal/#privacy> (the “**Privacy Policy**”) describes how we collect and use personal and non-personal information when you request the Financial Calculators Services, and should be read together with the MSA, applicable Order, and this Addendum. By using the Financial Calculators Services, you are agreeing that we may use information collected through the Financial Calculators Services in accordance with the Privacy Policy.
- c. The Services are made available to you only on the condition that you agree to be bound by the current Financial Calculators Terms, including all restrictions provided herein. If you do not agree, do not access or use the Financial Calculators Services. The following apply to access to, and use of, the Financial Calculators Services:
 - i. You may only use the Financial Calculators Services in compliance with these Financial Calculators Terms and all Applicable Laws, rules, and regulations;
 - ii. If you reside in a jurisdiction that restricts the use of internet-based applications or the ability to enter into contracts such as this Addendum according to age or for any other reason, and you are under such age limit or subject to such other restriction, you are not permitted to use the Financial Calculators Services;
 - iii. By using the Financial Calculators Services, you are representing that you have the legal capacity and authority to enter into this Addendum, and that you have reviewed, understand, and accept this Addendum without limitation or qualification;
 - iv. If you are accepting this Addendum on behalf of a company, organization, or other legal entity, you represent and warrant that you are authorized to do so; and
 - v. You further understand that by selecting Financial Calculators Services for purchase and entering personal information where prompted, you are submitting an electronic signature and entering into a legally binding contract with us for the purchase of such My Financial Calculators .
- d. We may modify the Addendum or MSA from time to time by notifying you of such modifications by any reasonable means as specified in the MSA. Your continued use of the Financial Calculators Services after any such changes indicates your acceptance of the modifications. Note that any such modifications will not

apply retroactively to any dispute between you and us arising prior to the date on which we posted the revisions or otherwise notified you of the changes.

2. Services Description.

- a. The Financial Calculators Services include a library of calculators for home lending, savings, personal & credit, auto loans, retirement, and business matters for educational purposes. We reserve the right to determine and modify the Financial Calculators Services we offer in our sole discretion.

3. Disclaimers.

- a. The Financial Calculators Services are provided for general information purposes only, and are not intended to, and do not, constitute legal, professional, or financial advice, and may not be used for such purposes. Always seek the advice of your attorney, tax advisor, financial planner, or other professional advisor with any question you may have regarding such matters.

4. Miscellaneous.

- a. Our third party providers are third party beneficiaries to this Addendum. No provision of this Addendum provides any other person or entity not a party to this Addendum with any remedy, claim, liability, reimbursement, or cause of action or creates any other third party beneficiary rights.
- b. The headings contained in this Addendum are for reference purposes only and shall not affect in any way the meaning or interpretation of this Addendum.
- c. This Addendum, including the MSA and any applicable Order, constitutes the entire agreement between you and us regarding the Financial Calculators Services and supersedes any prior agreements between you and us and any and all prior or contemporaneous statements, understandings, writings, commitments, or representations concerning its subject matter. This Addendum can only be amended by us, as provided in this Addendum or the MSA. No written or verbal statement, advertisement, or product description will contradict, interpret, or supplement this Addendum.