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Language

It is the express will of the parties that this agreement and all related documents have been drawn up in English. C’est la volonté é expresse des parties que la présente convention ainsi que les documents qui s’y rattachent soient rédigés en anglais.

General

The laws of the State of New York, U.S.A, govern this agreement. You hereby irrevocably consent to the exclusive jurisdiction and venue of courts in New York, U.S.A. in all disputes arising out of or relating to the use of the KTFCU Site/Services. Use of the KTFCU Site/Services is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph. You agree that no joint venture, partnership, employment, or agency relationship exists between you and KTFCU as a result of this agreement or use of the KTFCU Site/Services. You agree to indemnify and hold KTFCU, its parents, subsidiaries, affiliates, officers and employees, harmless from any claim, demand, or damage, including reasonable attorneys’ fees, asserted by any third party due to or arising out of your use of or conduct on the KTFCU Site/Services. KTFCU reserves the right to disclose any personal information about you or your use of the KTFCU Site/Services, including its contents, without your prior permission if KTFCU has a good faith belief that such action is necessary to: (1) conform to legal requirements or comply with legal process; (2) protect and defend the rights or property of KTFCU or its affiliated companies; (3) enforce the terms or use; or (4) act to protect the interests of its members or others. KTFCU’s performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of

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