

1. PC Community

7.1 The Website includes comments sections, add notes sections, blogs and other interactive features that allow interaction between users and between users and PaymentsCompliance employees ("PC Community Forums"). The information posted on the PC Community Forums by any user who is able to access and post on the Website is defined as "User Generated Content" or "UGC".

7.2 You hereby agree to abide by any rules ("PC Community Rules") published on the Website from time to time.

7.3 You will retain ownership of the copyright in any of your UGC that you or we publish on the Website so you are free to re-use it as you wish. You agree that if you post UGC to a Forum then you are granting PaymentsCompliance a right (but not an obligation) unlimited in time to publish, re-use, archive, modify, delete or commercially exploit that UGC in whole or in part as we see fit, whether on the Website or otherwise, without any requirement to pay you for this and with or without attribution to you. This means that you grant us a worldwide, non-exclusive, perpetual, irrevocable, royalty-free licence to use any UGC you publish in whole or in part in any manner and for any purpose whatsoever and without further obligation to you. You also waive any moral rights that you may have in regard to the UGC.

7.4 You are responsible for all the content of any of your UGC that you or we publish. You are financially responsible to us for any claim against us by any third party that your UGC is not in accordance with the clauses below or that otherwise relates to your UGC

7.5 You agree that you will:

7.5.1 only publish UGC that is your original content and will not infringe the copyright or other rights of any third party when publishing UGC.

not post, link to or otherwise publish any UGC containing any form of advertising or promotion for goods and services or any spam or other form of unsolicited communication.

7.5.2 not post, link to or otherwise publish any UGC with recommendations to buy or not buy a particular share or other investment or which contain confidential information of another party or which otherwise have the purpose of affecting the price or value of any share or other investment.

7.5.3 not post, link to or otherwise publish any UGC that is threatening, offensive, libellous, indecent or otherwise unlawful.

7.5.4 not post comments that are discriminatory in nature, for example, comments which make attacks on the grounds of race, religion, sex, gender, sexual orientation, disability or age.

7.5.6 respectfully challenge different points of view but not personally attack other commentators.

7.5.7 not disguise the origin of any UGC, besides exercising your option to post anonymously, and not impersonate any person or entity (including PaymentsCompliance employees or PC Community Forum users) or misrepresent any connection with any person or entity.

7.5.8 not post or otherwise publish any UGC unrelated to the PC Community Forum or the PC Community Forum's topic.

7.5.9 not post or transmit any UGC that contains software viruses, files or code designed to interrupt, destroy or limit the functionality of the Website or any computer software or equipment.

7.5.10 not collect or store other users' personal data.

7.5.11 not restrict or inhibit any other user from using the PC Community Forums.

7.5.12 comply with the PC Community Rules, as published from time to time.

7.6 The Forums contain UGC submitted by users over whom PaymentsCompliance has no control so we cannot therefore guarantee the accuracy, integrity or quality of any UGC. Some users may not behave properly and may post UGC that is misleading, untrue or offensive.

7.7 It is not possible for PaymentsCompliance to fully monitor all UGC published on the Website but where we become aware that UGC that is potentially misleading, untrue, offensive, unlawful, infringes third party rights, is potentially in breach of these terms and conditions or any other reason considered against the spirit of the PC Community then we will review that UGC, decide whether to remove it from the Website and act accordingly. This may include banning a user from participation in UGC on the Website.

7.8 Our moderation and community team may contact you from time to time regarding your comments. Comments, including those made under a pseudonym, can be linked to your Website account by PaymentsCompliance

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7.9 If you believe that any UGC published on the Website infringes any legal rights that you may have or is not allowed under these terms and conditions, please notify us immediately with specific details by contacting us at pccommunity@paymentscompliance.com.

