

## ELECTRONIC SERVICES AGREEMENT

The following terms and conditions govern your use of Morgan Stanley Online. By accepting, installing and/or using Morgan Stanley Online, you agree that these terms and conditions supplement your existing account and/or pricing agreement(s) with Morgan Stanley Smith Barney LLC.

This ELECTRONIC SERVICES AGREEMENT (this "Agreement") sets forth the terms and conditions under which Morgan Stanley Smith Barney LLC, Morgan Stanley & Co. LLC and/or, as applicable, their affiliate(s) (collectively, "Morgan Stanley"), agree(s) to provide You (as defined below) with access to certain electronic services through Morgan Stanley Online (also referred to as ClientServ, MSSB Online, MS Online, MSSB.com, and [morganstanley.com/online](http://morganstanley.com/online)), including access to account information, investment research, software and all other services, We (as defined below) may make available either alone or in conjunction with other parties through Morgan Stanley Online (collectively, the "Services"). To obtain contact information for Morgan Stanley affiliates, please visit [www.morganstanley.com/contact-us.html](http://www.morganstanley.com/contact-us.html).

**1. Parties.** As used herein, the term "You" and "Your" shall mean you, individually, and each other party on whose behalf You may use the Services at any time. All references to "We", "Us" or "Our" shall refer to Morgan Stanley. Morgan Stanley Online is operated by Morgan Stanley. The Services are provided by Morgan Stanley. Services are not intended to be provided to and may not be used by any party in any jurisdiction where the provision or use thereof would be contrary to applicable law, rules or regulations ("Applicable Law").

### **2. Your Consent to Electronic Delivery of Communications.**

A. By accepting, installing and/or using Morgan Stanley Online, You are agreeing to receive electronically the documents, disclosures, disclaimers and notices applicable to the accounts You access via the Services identified below (collectively, the "Electronic Communications"). The Electronic Communications will be made available to You through the Services. You agree that this consent applies to each account that You access via the Services from time to time. All Electronic Communications from Us to You will to be considered "in writing." You should print or download a copy of this Agreement, any applicable Account Agreement (as defined below), any Supplemental Agreement (as defined below), and any other Electronic Communication that is important to You.

B. You acknowledge and agree that Your consent is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that You and We both intend that the Act apply to the fullest extent possible to validate our ability to conduct business and communicate with You by electronic means.

C. You agree that this consent applies to all of the documents, disclosures and notices applicable to the accounts You access via the Services (including, but not limited to, account statements, performance reports, any Account Agreement and amendments thereto, any Supplemental Agreement and amendments thereto, and any other document that We specify from time to time).

D. In order to access certain personalized Electronic Communications, You must log in to the Services. Other Electronic Communications may be accessible on the public portion of our Web site. To access and retain Electronic Communications, You must have a computer or mobile device that

can connect to the internet, and an internet connection. Access fees by internet service providers may apply to Your receipt of Electronic Communications. If You use a computer to access Electronic Communications, You must have (i) access to the internet; (ii) a TLS-enabled web browser that supports HTML5, JavaScript and CSS3; (iii) software capable of reading .pdf files; and (iv) sufficient electronic storage capacity on Your hard drive or other data storage facility, or a means to print or store notices and information through Your browser software. If You use a mobile device to access Electronic Communications, You must have (a) access to the internet; (b) a TLS-enabled web browser that supports HTML5, JavaScript and CSS3; (c) software capable of reading .pdf files; and (d) sufficient electronic storage capacity on Your hard drive or other data storage facility, or a means to print or store notices and information through Your browser software. By providing this consent to electronic delivery of communications, You represent that You have the capability to receive and view, and print or download, Electronic Communications in accordance with these requirements. Contact Us immediately if You have any difficulty accessing Your Electronic Communications or if You have any questions about Your electronic delivery instructions.

E. You can download or print a copy of any Electronic Communication for Your records. You also may request a paper copy of any Electronic Communication that We are obligated to provide in writing by law and that is delivered through the Services, by contacting the Client Service Center at 1 (888) 454-3965. You may incur a charge for that copy. We will maintain an electronically accessible archive of Electronic Communications that We are obligated to provide in writing by law on Our client website for seven (7) years after document publication. If You wish to retain documents for a longer period of time, You are responsible for archiving beyond seven (7) years.

F. You can withdraw Your consent to electronic delivery through the Services by contacting the Client Service Center at 1 (888) 454-3965. Withdrawing Your consent will not affect the validity of any Electronic Communication or any transaction already completed or in process at that time. If You withdraw Your consent to electronic delivery through the Services, You may no longer use the Services and We may immediately terminate Your use of the Services.

**3. Responsibility for Use of Passwords.** You are solely responsible for maintaining the confidentiality of any user identifications, passwords, authentication codes or other security devices or procedures (collectively, "Passwords") issued to You or that You select. You may not share Your Passwords with any third party without Our written approval. Upon request, You shall provide Us with a list of persons authorized to use Your Passwords, and You shall promptly advise Us of any changes in such authorized persons. You agree not to alter, delete, disable or otherwise circumvent any Password or permit or assist any other party to do so in a manner not authorized by Us. We reserve the right to suspend Your access to the Services and change (or require You to change) Your Passwords at any time. Unless otherwise required by Applicable Law, You are responsible for all transmissions, instructions, information, processes, click stream data or other communications (collectively, "Communications") attributable to Your Passwords, whether entered by Your authorized personnel or by any other person, and any agreement or consent communicated from such access shall be deemed to be a duly signed writing of Yours sufficient to bind You. You shall notify Us immediately upon learning or suspecting that any unauthorized party has obtained Your Password. You shall maintain adequate internal procedures and controls over Your use of the Services.

**4. Additional Terms.** You may be asked to execute supplementary agreements, in paper or electronic form, before You are permitted to access or use certain features or functionality of the Services (each, a "Supplemental Agreement"). For access to Online Trading on Morgan Stanley Online, You will be required to consent to the Online Trading Agreement and such agreement shall

be deemed a Supplemental Agreement. In the case of Supplemental Agreements presented to You online, You authorize Us to rely upon "clicks" in designated locations that are attributable to Your Password as Your consent to the terms of such Supplemental Agreements. You also have agreed to one or more account agreements and may have agreed to other documentation between You and Us governing the provision to You of products and services that are accessed through the Services, (each, an "Account Agreement"). This Agreement is in addition to any Account Agreement and is not intended to supersede or modify any such Account Agreement. References to ClientServ, MSSB Online, MS Online, MSSB.com, and morganstanley.com/online) within any Supplemental Agreements shall mean the Service provided to You by Morgan Stanley. Solely in connection with Your use of the Services, in the event of any conflict between the terms of this Agreement, any Supplemental Agreement or any Account Agreement, the following order of preference will be observed: the Supplemental Agreements, this Agreement and the Account Agreements. You also agree to review the disclosures and disclaimers presented with the Services ("Disclosures and Disclaimers"), which are incorporated herein by reference, and that Your use of the Services is subject to such terms.

**5. Change to Terms and Conditions.** Upon notice to You, We may add, delete or otherwise modify any portion of this Agreement (including the Supplemental Agreements and Disclosures and Disclaimers) in whole or in part at any time, including, without limitation, to impose charges for use of the Services or a portion thereof. Your continued use of the Services ten (10) days after receipt of such notice shall represent Your acceptance of such terms.

**6. Usage and Proprietary Rights.** We grant You, for the term of this Agreement, a personal, limited, non-exclusive, revocable, non-transferable and non-sublicenseable license ("Your License") to use the Services subject to the terms hereof, and the following: You have no ownership rights in the Services, which are owned by Us or Our licensors, and are protected under copyright, trademark and other intellectual property laws and other Applicable Law. You receive no copyright or any other intellectual property right in or to the Services, except as provided above. You may use the Services only for Your internal business purposes. You agree that We may provide certain portions of the Services under license from third parties, and You agree to comply with any additional restrictions on Your usage that We may communicate to You from time to time, or that are otherwise the subject of an agreement between You and such licensors. We retain exclusive control over the Services, and reserve the right, at any time and in Our sole discretion, without prior notice to You, to (a) change, suspend or discontinue all or a portion of the Services; (b) impose limits on, restrict or terminate Your access to all or a portion of the Services; or (c) terminate Your License. You also agree that We may monitor Your use of the Services. Each party will treat the existence and terms of this Agreement as confidential, and You further agree that any information relating to the content or operation of the Services is confidential and proprietary to Us, and that You will refrain from disclosing such information to any third party.

## **7. Market Data.**

A. As part of the Services, We display certain market data and other information relating to securities or other financial instruments, products, vehicles or devices or information relating to persons regulated by, activities related to or gathered by an exchange and its affiliates (including but not limited to NASDAQ, Inc.) (each an "Exchange") ("Market Data"). You acknowledge that Market Data is for informational purposes only and is not investment advice and any reference to a particular security or investment is in no way intended to be an offer or solicitation to purchase, sell or hold any security or investment or make any other investment decision.

B. You may receive such Market Data on a real-time or delayed (by at least 15 minutes or longer) basis. The receipt of certain real-time Market Data may be contingent on You entering into an Exchange's Market Data subscriber agreement. We reserve the right to request execution by You of an Exchange's Market Data subscriber agreement at any time. Additionally, You understand that, notwithstanding the terms of this Section, if You enter into an Exchange's Market Data subscriber agreement, the terms of such agreement shall govern Your obligations with respect to such Exchange's Market Data.

C. You understand and acknowledge the following:

- (i) Each Exchange has a proprietary interest in its Market Data, and at any time, an Exchange may discontinue disseminating any category of Market Data or change or eliminate a transmission method and may change transmission speeds or other signal characteristics and such action shall not be deemed an improper denial or limitation of access by the Exchange.
- (ii) Market Data is licensed only for Your personal use and any sale, lease, redistribution or otherwise permitting or providing access to the Market Data to any other person, entity, or business or to any other office or place is prohibited. You will not engage in the operation of any illegal business, use or permit anyone else to use the Market Data, or any part thereof, for any illegal purpose or violate any rule, law, or regulation applicable to an Exchange.
- (iii) The Market Data is provided to You "as-is." Neither Morgan Stanley nor an Exchange guarantees the timeliness, sequence, accuracy or completeness of any of the Market Data supplied to You and shall not be liable in any way, to You or to any other person, for any loss, damages, cost or expense which may arise from any delays, inaccuracies, errors in or omissions of any of the Market Data or in the transmission or delivery thereof, whether or not due to any negligent act or omission or cause beyond reasonable control of Morgan Stanley or an Exchange. In no event shall Morgan Stanley or an Exchange be liable for any special, indirect, punitive or consequential damages, costs, legal fees, or losses, including but not limited to lost profits, trading losses, or lost income, resulting from Your use of the Market Data.

## **8. Use of E-mail and Instant Messaging; Communications with You at Your Telephone Number.**

A. E-mail and instant messaging features may be provided to You as a convenience to enhance Your Communications with Us. Unless otherwise agreed to by Us, You shall not use these features to request, authorize or effect any transaction, to send fund transfer instructions or account information, or for any other Communication that requires non-electronic written authorization. We shall not be responsible for any loss or damage that may result if any request for those purposes is not accepted or processed. You agree that You shall use these features in compliance with Applicable Law, and You shall not use them to transmit inappropriate information, including information that may be deemed obscene, libelous, harassing, fraudulent or slanderous.

B. You consent to receiving autodialed and prerecorded calls and text messages from Us, or those acting on Our behalf, at the telephone number(s) that you have provided to Us. We may place such calls or deliver such messages to provide service messages and alert notifications. Standard message and data rates may apply. Where We are required to obtain your consent for such calls or messages, you may choose to revoke your consent by changing your settings via Morgan Stanley Online (or via the Morgan Stanley Mobile App, if applicable) or, with respect to text messages, by informing us of your preferences by replying back "STOP" to such text message. By revoking your

consent, you acknowledge that any alert settings or products using such calls or messages may be affected or cancelled.

**9. Costs and Fees.** Except as We otherwise agree in writing, You are solely responsible for all costs and fees associated with Your use of the Services, including acquiring, installing, maintaining and supporting any hardware and/or software necessary to access and use the Services. You agree that the requirements for such operating environment may change without prior notice.

**10. Representations and Warranties.** You represent and warrant, each time You use the Services, that (a) You have the power and authority (including on behalf of any party for whom You are using the Services) to enter into and perform obligations under this Agreement, each applicable Supplemental Agreement and Account Agreement, and this Agreement and each applicable Supplemental Agreement and Account Agreements Your legal, valid, binding and enforceable obligation; (b) by checking "I Agree" next to this Agreement, You acknowledge that You intended to sign and You have signed this Agreement; (c) You shall only use the Services in accordance with this Agreement, any applicable Account Agreement, Supplemental Agreement, and Applicable Law; (d) if You are accessing the Services on behalf of another party, You assume all fiduciary, regulatory and other requirements and duties that may apply to Your relationship to such party; (e) You shall not introduce, nor permit any person to introduce into the Services, any code, malicious or hidden mechanisms that would impair the operation of the Services or of Our computers or other devices or software, or would permit other users access to the Services, nor shall You use the Services to gain unauthorized access to any computer system.

**11. DISCLAIMER OF WARRANTIES.** THE SERVICES ARE PROVIDED BY US "AS IS", AND NEITHER WE NOR ANY THIRD PARTY THAT CONTRIBUTES IN ANY MANNER TO THE SERVICES MAKES ANY REPRESENTATION OR WARRANTY WHATSOEVER, INCLUDING WARRANTIES (A) WITH RESPECT TO THE ACCURACY, COMPLETENESS OR TIMELINESS OF THE SERVICES; OR (B) THAT THE SERVICES SHALL BE UNINTERRUPTED OR ERROR FREE. FURTHER, WE AND ANY THIRD PARTY THAT CONTRIBUTES IN ANY MANNER TO THE SERVICES DISCLAIM ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING ANY IMPLIED WARRANTIES OF TITLE, NONINFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE RELATING TO THE SERVICES. ANY HYPERLINK TO ANOTHER SITE IS NOT AND DOES NOT IMPLY AN ENDORSEMENT, INVESTIGATION, VERIFICATION OR MONITORING BY US OF ANY INFORMATION ON THAT SITE.

**12. LIMITATION OF LIABILITY.** TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT SHALL MORGAN STANLEY OR ITS AFFILIATES, SUBSIDIARIES OR CONTROLLING ENTITIES OR THEIR THIRD PARTY VENDORS, CONTRACTORS, TECHNOLOGY OR CONTENT PROVIDERS OR THEIR RESPECTIVE OFFICERS, DIRECTORS, OWNERS, AGENTS AND EMPLOYEES (COLLECTIVELY, THE "MORGAN STANLEY PARTIES") HAVE ANY LIABILITY TO YOU OR ANY OTHER PERSON FOR ANY COSTS, LIABILITIES OR DAMAGES OF ANY KIND, WHETHER DIRECT, CONSEQUENTIAL OR PUNITIVE (TOGETHER, "COSTS"), ARISING OUT OF, OR IN CONNECTION WITH, THIS AGREEMENT OR THE PERFORMANCE OR BREACH OF THIS AGREEMENT, OR YOUR OR ANY OTHER PERSON'S USE OF, OR INABILITY TO USE, THE SERVICES. THESE LIMITATIONS SHALL APPLY REGARDLESS OF THE FORM OF ACTION, WHETHER BASED ON STATUTE OR ARISING IN CONTRACT, INDEMNITY (OTHER THAN AS PROVIDED FOR IN SECTION 13), WARRANTY, STRICT LIABILITY OR TORT (INCLUDING NEGLIGENCE), AND REGARDLESS OF WHETHER ANY MORGAN STANLEY PARTY KNOWS OR HAS REASON TO KNOW OF THE POSSIBILITY OF SUCH

DAMAGES. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT AND WITHOUT LIMITING THE FOREGOING, THE MAXIMUM AGGREGATE LIABILITY OF THE MORGAN STANLEY PARTIES UNDER THIS AGREEMENT AND WITH RESPECT TO THE SERVICES SHALL NOT EXCEED THE AMOUNT EARNED (INCLUDING ANY MARK-UP), IF ANY, BY US FROM YOU IN CONNECTION WITH THE SPECIFIC EVENT GIVING RISE TO YOUR LOSS OR DAMAGES, UNLESS CAUSED DIRECTLY BY THE MORGAN STANLEY PARTIES' GROSS NEGLIGENCE OR WILLFUL MISCONDUCT. YOU AGREE THAT WE ARE NOT LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY GOVERNMENT RESTRICTIONS, EXCHANGE OR MARKET RULINGS, SUSPENSION OF TRADING, INTERRUPTIONS OF COMMUNICATIONS OR DATA PROCESSING, WAR, TERRORIST ACTS, STRIKES, ACTS OF GOD OR OTHER CONDITIONS BEYOND MORGAN STANLEY'S CONTROL. THIS LIMITATION OF LIABILITY IS IN ADDITION TO ANY OTHER LIMITATION PROVIDED IN ANY APPLICABLE SUPPLEMENTAL AGREEMENT OR ACCOUNT AGREEMENT.

**13. Your Indemnification Obligations.** You agree to indemnify, defend and hold the Morgan Stanley Parties harmless from and against any and all losses, liabilities, judgments, arbitration awards, settlements, expenses, damages and costs, including attorneys' fees and disbursements, as incurred by any of them arising in any manner out of or relating to Your use of, or inability to use, the Services or any breach or alleged breach by You of this Agreement. You shall cooperate with Us as fully as reasonably required in the defense of any third party claim subject to these indemnity provisions. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by You. You shall not in any event settle such a matter without Our prior written consent. This indemnity is in addition to any other indemnity provided in any applicable Account Agreement or Supplemental Agreement.

**14. Indemnification for Infringement.** We agree to defend or, in Our sole discretion, settle, at Our expense, any third party claim or action brought against You to the extent such claim or action is based on a claim that the Services (to the extent provided by Us and not a third party) infringe upon any patents, trademarks or copyrights, or misappropriate any trade secrets, of such third party. In addition, We shall indemnify and hold You harmless from and against any and all damages, costs and expenses (including reasonable attorneys' fees) resulting from such claim or action that are awarded against You in a final judgment (excluding indirect, consequential and punitive damages) or paid in the form of a settlement. Notwithstanding the foregoing, We shall have no such obligations to defend, settle or indemnify any such claim or action unless (a) You notify Us promptly of such claim or action in writing; (b) We have exclusive control of the defense and/or settlement of such claim or action; and (c) You reasonably cooperate with Us, at Our expense, in the defense of such claim or action. We shall have no liability or obligation to You with respect to such claim or action where such claim or action arises from or is related to (w) Your modification of the Services (or any portion thereof) in any manner; (x) Your Use of the Services other than as set forth in this Agreement or any applicable Account Agreement or Supplemental Agreement; (y) Your breach or violation of any obligation of You as set forth in this Agreement (including but not limited to Section 7 (Market Data)) or (z) Your gross negligence or willful misconduct.

**15. Governing Law; Injunctive Relief.** To the maximum extent permitted by Applicable Law, (a) this Agreement shall be governed by and construed in accordance with the law of the State of New York applicable to contracts signed and performed within the State; and (b) the exclusive jurisdiction for any action or proceeding arising out of or related to this Agreement shall be a state or federal court located in the County and State of New York. You hereby irrevocably waive any right You may have under any Applicable Law to a jury trial. You acknowledge that any breach

or threatened breach by You of any provision of this Agreement may cause Us irreparable injury and damage and, therefore, that any such breach or threatened breach may be enjoined through injunctive proceedings in addition to any other rights and remedies that may be available to Us at law or in equity.

**16. Third Party Beneficiaries.** To the extent the Services contain data or information provided by third parties or are otherwise contributed to by third parties, such third parties shall be considered third party beneficiaries of this Agreement for purposes of Sections 9-12 and 14.

**17. Notice.** Any notices or other communications required or permitted to be given or delivered under this Agreement by Us to You shall be provided through the Services, by e-mail, by facsimile (with confirmation of receipt) or in writing to the address provided by You, which You are solely responsible for updating as necessary. Any notices or other communications under this Agreement by You to Us shall be provided in writing to Us. Notices transmitted electronically (e-mail or fax or phone) shall be effective upon transmission, provided that such notice is properly addressed; all other notices shall be effective upon receipt.

**18. Assignment; Waiver.** You may not assign, sublicense, delegate, subcontract or otherwise transfer Your rights, duties and obligations under this Agreement to a third party without Our express written consent. Any instrument whereby You purport to make an assignment or other transfer in violation of this provision shall be null and void. Any forbearance or delay on the part of either party hereto in enforcing any provision of this Agreement or any of its rights hereunder shall not be construed as a waiver of such provision or of a right to enforce same for such occurrence or any future occurrence.

**19. Termination.** You may terminate this Agreement for any reason by notifying Us. If you terminate this Agreement, such termination will become effective within one (1) business day of when We receive the notification. We may terminate this Agreement for any reason, effective immediately, by notifying You. The following provisions of this Agreement shall survive the termination of this Agreement: Section 6 (except for the license grant in the first sentence of Section 6, which shall not survive) and Sections 8-19.

## **20. Miscellaneous.**

A. This Agreement, together with any and all applicable Supplemental Agreements, Account Agreements, and Disclosures and Disclaimers constitutes the entire agreement between You and Us with respect to the Services.

B. Any cause of action with respect to the Services must be commenced within one year after the claim or cause of action arises.

C. If for any reason a court of competent jurisdiction finds any provision of this Agreement, or portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to affect the intent of this Agreement, and the remainder of this Agreement shall continue in full force and effect. The rights and remedies of the parties hereunder are cumulative and are in addition to, and not in lieu of, all rights and remedies available at law and in equity.

D. Unless otherwise indicated, the information available on Morgan Stanley Online is not intended to be a substitute for the official account statements that You receive from Us. This information is approximate and subject to adjustment, updating and correction and is for illustrative and general reference purposes only. We are not responsible for any clerical, computational or other

inaccuracies, errors or omissions except where otherwise required by law. We obtain market values and other data from various standard quotation services and other sources, which We believe to be reliable. However, We do not warrant or guarantee the accuracy or completeness of any such information. The values that You actually receive in the market for any investment may be higher or lower than the values reflected herein. To the extent there are any discrepancies between Your official account statement and this information, You should rely on the official account statement. This information should not be considered as the sole basis for any investment decision.

E. Investments and services are offered through Morgan Stanley Smith Barney LLC, member SIPC.

**21. Privacy & Cookies.** You authorize Morgan Stanley and any third party to whom Morgan Stanley may delegate responsibilities, subject to adequate confidentiality and safeguard obligations, to use, disclose and otherwise process, (anywhere in the world where Morgan Stanley does business), Your personal information for the purposes of: improving Web site content, performance, security, maintaining Our relationship, suggesting other Morgan Stanley products and services that may be of interest to You, or as may be required by Applicable Law. Personal information includes, without limitation, information collected through Morgan Stanley Online or in other communications with Morgan Stanley, including telephone calls and e-mails, information about Your use of Our Web sites and services and "cookie" information. In addition, We use cookie information to recognize Your computer and Passwords when You return to Our Web sites. Most Web browser software allows You to modify Your preferences to be notified when a cookie is set, or to reject all cookies. If You choose to reject Our cookies, some areas of Our Web sites may not function properly or may not be accessible.

To find out more information about how Morgan Stanley uses cookies and how to reject cookies see our Global Cookies Policy.

To find out more information about how Morgan Stanley processes personal data in EMEA & Asia see the EMEA & Asia Privacy Policy.

By accessing or using this web site you consent to Morgan Stanley processing personal data and using cookies herein and as further detailed in Our Privacy & Cookies Policy.

## **22. Non-U.S. Residents.**

A. The Services do not constitute (and should not be interpreted to constitute) the offering, selling, or conducting of business with respect to such Services in certain jurisdictions outside the United States where Morgan Stanley is not registered, or the conducting of any brokerage, investment advisory, banking or other similarly regulated activities in such jurisdictions.

B. With respect to transactions within the European Union, the following terms shall be applicable: Unless expressed otherwise in an individual product or services terms of use, no contracting or transaction information required by the E-Commerce Directive as implemented will be provided.

**23. Wireless Carrier Authorization.** You authorize your wireless carrier to disclose information about your account, such as subscriber status, payment method, and device details, if available, to support identity verification, fraud avoidance, and other uses in support of transactions for the duration of your business relationship with us. This information may also be shared with other companies to support your transactions with us and for identity verification and fraud avoidance purposes.