1. AGREEMENT TO TERMS

These Terms of Use constitute a legally binding agreement made between you, whether personally or on behalf of an entity ("you") and Celebrating with Jeucke ("Company", "we", "us", or "our"), concerning your access to and use of the https://celebratingwithsandra.com/ website as well as any other media form, media channel, mobile website or mobile application related, linked, or otherwise connected thereto (collectively, the "Site"). We are registered in Switzerland and have our registered office at Luzernerstrasse 113, Arth 6415. You agree that by accessing the Site, you have read, understood, and agreed to be bound by all of these Terms of Use. IF YOU DO NOT AGREE WITH ALL OF THESE TERMS OF USE, THEN YOU ARE EXPRESSLY PROHIBITED FROM USING THE SITE AND YOU MUST DISCONTINUE USE IMMEDIATELY.

Supplemental terms and conditions or documents that may be posted on the Site from time to time are hereby expressly incorporated herein by reference. We reserve the right, in our sole discretion, to make changes or modifications to these Terms of Use at any time and for any reason. We will alert you about any changes by updating the "Last updated" date of these Terms of Use, and you waive any right to receive specific notice of each such change. Please ensure that you check the applicable Terms every time you use our Site so that you understand which Terms apply. You will be subject to, and will be deemed to have been made aware of and to have accepted, the changes in any revised Terms of Use by your continued use of the Site after the date such revised Terms of Use are posted.

The information provided on the Site is 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 law or regulation or which would subject us to any registration requirement within such jurisdiction or country. Accordingly, those persons whochoose to access the Site from other locations do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable.

All users who are minors in the jurisdiction in which they reside (generally under theage of 18) must have the permission of, and be directly supervised by, their parent orguardian to use the Site. If you are a minor, you must have your parent or guardianread and agree to these Terms of Use prior to you using the Site.

2. INTELLECTUAL PROPERTY RIGHTS

Unless otherwise indicated, the Site is our proprietary property and all source code, databases, functionality, software, website designs, audio, video, text, photographs, and graphics on the Site (collectively, the "Content") and the trademarks, servicemarks, and logos contained therein (the "Marks") are owned or controlled by us orlicensed to us, and are protected by copyright and trademark laws and various

otherintellectual property rights and unfair competition laws of the United States, international copyright laws, and international conventions. The Content and theMarks are provided on the Site "AS IS" for your information and personal use only. Except as expressly provided in these Terms of Use, no part of the Site and noContent or Marks may be copied, reproduced, aggregated, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, distributed, sold, licensed, or otherwise exploited for any commercial purpose whatsoever, without ourexpress prior written permission.

Provided that you are eligible to use the Site, you are granted a limited license toaccess and use the Site and to download or print a copy of any portion of the Contentto which you have properly gained access solely for your personal, non-commercialuse. We reserve all rights not expressly granted to you in and to the Site, the Contentand the Marks.

3. USER REPRESENTATIONS

By using the Site, you represent and warrant that: (1) you have the legal capacity andyou agree to comply with these Terms of Use; (2) you are not a minor in thejurisdiction in which you reside, or if a minor, you have received parental permission to use the Site; (3) you will not access the Site through automated or non-humanmeans, whether through a bot, script or otherwise; (4) you will not use the Site forany illegal or unauthorized purpose; and (5) your use of the Site will not violate anyapplicable law or regulation.

If you provide any information that is untrue, inaccurate, not current, or incomplete, we have the right to suspend or terminate your account and refuse any and allcurrent or future use of the Site (or any portion thereof).

4. PRODUCTS

We make every effort to display as accurately as possible the colors, features, specifications, and details of the products available on the Site. However, we do not guarantee that the colors, features, specifications, and details of the products will beaccurate, complete, reliable, current, or free of other errors, and your electronic display may not accurately reflect the actual colors and details of the products. All products are subject to availability, and we cannot guarantee that items will be in stock. We reserve the right to discontinue any products at any time for any reason. Prices for all products are subject to change.

5. PURCHASES AND PAYMENT

We accept the following forms of payment:

- iDeal

You agree to provide current, complete, and accurate purchase and accountinformation for all purchases made via the Site. You further agree to promptly updateaccount and payment information, including email address, payment method, andpayment card expiration date, so that we can complete your transactions and contactyou as needed. Sales tax will be added to the price of purchases as deemed requiredby us. We may change prices at any time. All payments shall be In Euros.

You agree to pay all charges at the prices then in effect for your purchases and anyapplicable shipping fees, and you authorize us to charge your chosen paymentprovider for any such amounts upon placing your order.

We reserve the right to correct any errors or mistakes in pricing, even if we have already requested orreceived payment.

We reserve the right to refuse any order placed through the Site. We may, in our solediscretion, limit or cancel quantities purchased per person, per household, or perorder. These restrictions may include orders placed by or under the same customeraccount, the same payment method, and/or orders that use the same billing or shipping address. We reserve the right to limit or prohibit orders that, in our solejudgment, appear to be placed by dealers, resellers, or distributors.

6. RETURN POLICY

All sales are final and no refund will be issued.

7. PROHIBITED ACTIVITIES

You may not access or use the Site for any purpose other than that for which wemake the Site available. The Site may not be used in connection with any commercial endeavors except those that are specifically endorsed or approved byus.

As a user of the Site, you agree not to:

Systematically retrieve data or other content from the Site to create or compile, directly or indirectly, a collection, compilation, database, or directory withoutwritten permission from us.

Trick, defraud, or mislead us and other users, especially in any attempt to learnsensitive account information such as user passwords.

Circumvent, disable, or otherwise interfere with security-related features of the Site, including features that prevent or restrict the use or copying of any Content or enforce limitations on the use of the Site and/or the Content contained therein.

Disparage, tarnish, or otherwise harm, in our opinion, us and/or the Site.

Use any information obtained from the Site in order to harass, abuse, or harmanother person.

Make improper use of our support services or submit false reports of abuse ormisconduct.

Use the Site in a manner inconsistent with any applicable laws or regulations.

Engage in unauthorized framing of or linking to the Site.

Upload or transmit (or attempt to upload or to transmit) viruses, Trojan horses, or other material, including excessive use of capital letters and spamming (continuous posting of repetitive text), that interferes with any party's uninterrupted use and enjoyment of the Site or modifies, impairs, disrupts, alters, or interferes with the use, features, functions, operation, or maintenance of the Site. Engage in any automated use of the system, such as using scripts to sendcomments or messages, or using any data mining, robots, or similar datagathering and extraction tools.

Delete the copyright or other proprietary rights notice from any Content.

Attempt to impersonate another user or person or use the username of another user.

Upload or transmit (or attempt to upload or to transmit) any material that actsas a passive or active information collection or transmission mechanism, including without limitation, clear graphics interchange formats ("gifs"), 1×1pixels, web bugs, cookies, or other similar devices (sometimes referred to as "spyware" or "passive collection mechanisms" or "pcms").

Interfere with, disrupt, or create an undue burden on the Site or the networksor services connected to the Site.

Harass, annoy, intimidate, or threaten any of our employees or agentsengaged in providing any portion of the Site to you.

Attempt to bypass any measures of the Site designed to prevent or restrictaccess to the Site, or any portion of the Site.

Copy or adapt the Site's software, including but not limited to Flash, PHP,HTML, JavaScript, or other code.

Except as permitted by applicable law, decipher, decompile, disassemble, orreverse engineer any of the software comprising or in any way making up apart of the Site.

Except as may be the result of standard search engine or Internet browserusage, use, launch, develop, or distribute any automated system, including without limitation, any spider, robot, cheat utility, scraper, or offline reader that accesses the Site, or using or launching any unauthorized script or othersoftware.

Use a buying agent or purchasing agent to make purchases on the Site.

Make any unauthorized use of the Site, including collecting usernames and/oremail addresses of users by electronic or other means for the purpose of sending unsolicited email, or creating user accounts by automated means or under false pretenses.

Use the Site as part of any effort to compete with us or otherwise use the Siteand/or the Content for any revenue-generating endeavor or commercialenterprise.

8. USER GENERATED CONTRIBUTIONS

The Site does not offer users to submit or post content. We may provide you with theopportunity to create, submit, post, display, transmit, perform, publish, distribute, orbroadcast content and materials to us or on the Site, including but not limited to text, writings, video, audio, photographs, graphics, comments, suggestions, or personalinformation or other material (collectively, "Contributions"). Contributions may beviewable by other users of the Site and through third-party websites. As such, anyContributions you transmit may be treated in accordance with the Site Privacy Policy. When you create or make available any Contributions, you thereby represent andwarrant that: The creation, distribution, transmission, public display, or performance, and theaccessing, downloading, or copying of your Contributions do not and will notinfringe the proprietary rights, including but not limited to the copyright, patent,trademark, trade secret, or moral rights of any third party.

You are the creator and owner of or have the necessary licenses, rights, consents, releases, and permissions to use and to authorize us, the Site, and other users of the Site to use your Contributions in any manner contemplated by the Site and these Terms of Use.

You have the written consent, release, and/or permission of each and everyidentifiable individual person in your Contributions to use the name or likenessof each and every such identifiable individual person to enable inclusion anduse of your Contributions in any manner contemplated by the Site and theseTerms of Use.

Your Contributions are not false, inaccurate, or misleading.

Your Contributions are not unsolicited or unauthorized advertising, promotionalmaterials, pyramid schemes, chain letters, spam, mass mailings, or otherforms of solicitation.

Your Contributions are not obscene, lewd, lascivious, filthy, violent, harassing, libelous, slanderous, or otherwise objectionable (as determined by us).

Your Contributions do not ridicule, mock, disparage, intimidate, or abuseanyone.

Your Contributions are not used to harass or threaten (in the legal sense ofthose terms) any other person and to promote violence against a specific person or class of people.

Your Contributions do not violate any applicable law, regulation, or rule.

Your Contributions do not violate the privacy or publicity rights of any thirdparty.

Your Contributions do not violate any applicable law concerning childpornography, or otherwise intended to protect the health or well-being ofminors;

Your Contributions do not include any offensive comments that are connected to race, national origin, gender, sexual preference, or physical handicap.

Your Contributions do not otherwise violate, or link to material that violates, anyprovision of these Terms of Use, or any applicable law or regulation.

Any use of the Site or the Marketplace Offerings in violation of the foregoing violatesthese Terms of Use and may result in, among other things, termination or suspensionof your rights to use the Site and the Marketplace Offerings.

9. CONTRIBUTION LICENSE

You and Site agree that we may access, store, process, and use any information andpersonal data that you provide following the terms of the Privacy Policy and yourchoices (including settings). By submitting suggestions or other feedback regarding the Site, you agree that wecan use and share such feedback for any purpose without compensation to you.

We do not assert any ownership over your Contributions. You retain full ownership of all of your Contributions and any intellectual property rights or other proprietary rights associated with your Contributions. We are not liable for any statements orrepresentations in your Contributions provided by you in any area on the Site. Youare solely responsible for your Contributions to the Site and you expressly agree toexonerate us from any and all responsibility and to refrain from any legal actionagainst us regarding your Contributions.

10. GUIDELINES FOR REVIEWS

We may provide you areas on the Site to leave reviews or ratings. When posting areview, you must comply with the following criteria: (1) you should have firsthandexperience with the person/entity being reviewed; (2) your reviews should not containoffensive profanity, or abusive, racist, offensive, or hate language; (3) your reviewsshould not contain discriminatory references based on religion, race, gender, nationalorigin, age, marital status, sexual orientation, or disability; (4) your reviews should notcontain references to illegal activity; (5) you should not be affiliated with competitors ifposting negative reviews; (6) you should not make any conclusions as to the legalityof conduct; (7) you may not post any false or misleading statements; and (8) you maynot organize a campaign encouraging others to post reviews, whether positive ornegative.

We may accept, reject, or remove reviews in our sole discretion. We have absolutelyno obligation to screen reviews or to delete reviews, even if anyone considers reviews objectionable or inaccurate. Reviews are not endorsed by us, and do not necessarily represent our opinions or the views of any of our affiliates or partners. Wedo not assume liability for any review or for any claims, liabilities, or losses resulting from any review. By posting a review, you hereby grant to us a perpetual, non-exclusive, worldwide, royalty-free, fully-paid, assignable, and sublicensable right and license to reproduce, modify, translate, transmit by any means, display, perform, and/or distribute all content relating to review.

11. MOBILE APPLICATION LICENSE

Use License

If you access the Marketplace Offerings via a mobile application, then we grant you arevocable, nonexclusive, non-transferable, limited right to install and use the mobileapplication on wireless electronic devices owned or controlled by you, and to accessand use the mobile application on such devices strictly in accordance with the terms and conditions of this mobile application license contained in these Terms of Use. You shall not: (1) except as permitted by applicable law, decompile, reverse engineer, disassemble, attempt to derive the source code of, or decrypt the application; (2)make any modification, adaptation, improvement, enhancement, translation, orderivative work from the application; (3) violate any applicable laws, rules, orregulations in connection with your access or use of the application; (4) remove, alter, or obscure any proprietary notice (including any notice of copyright or trademark) posted by us or the licensors of the application; (5) use the application for anyrevenue generating endeavor, commercial enterprise, or other purpose for which it isnot designed or intended; (6) make the application available over a network or otherenvironment permitting access or use by multiple devices or users at the same time; (7) use the application for creating a product, service, or software that is, directly orindirectly, competitive with or in any way a substitute for the application; (8) use theapplication to send automated queries to any website or to send any unsolicitedcommercial e-mail; or (9) use any proprietary information or any of our interfaces orour other intellectual property in the design, development, manufacture, licensing, ordistribution of any applications, accessories, or devices for use with the application.

Apple and Android Devices

The following terms apply when you use a mobile application obtained from either theApple Store or Google Play (each an "App Distributor") to access the MarketplaceOfferings: (1) the license granted to you for our mobile application is limited to a non-transferable license to use the application on a device that utilizes the Apple iOS orAndroid operating systems, as applicable, and in accordance with the usage rules setforth in the applicable App Distributor's terms of service; (2) we are responsible forproviding any maintenance and support services with respect to the mobileapplication as specified in the terms and conditions of this mobile application licensecontained in these Terms of Use or as otherwise required under applicable law, andyou acknowledge that each App Distributor has no obligation whatsoever to furnishany maintenance and support services with respect to the mobile application; (3) inthe event of any failure of the mobile application to conform to any

applicablewarranty, you may notify the applicable App Distributor, and the App Distributor, inaccordance with its terms and policies, may refund the purchase price, if any, paid forthe mobile application, and to the maximum extent permitted by applicable law, the App Distributor will have no other warranty obligation what so ever with respect to the mobile application; (4) you represent and warrant that (i) you are not located in acountry that is subject to a U.S. government embargo, or that has been designated by the U.S. government as a "terrorist supporting" country and (ii) you are not listed on any U.S. government list of prohibited or restricted parties; (5) you must complywith applicable third-party terms of agreement when using the mobile application, e.g., if you have a VoIP application, then you must not be in violation of their wireless data service agreement when using the mobile application; and (6) you acknowledge and agree that the App Distributors are third-party beneficiaries of the terms and conditions in this mobile application license contained in these Terms of Use, and that each App Distributor will have the right (and will be deemed to have accepted the right) to enforce the terms and conditions in this mobile application license contained in these Terms of Use against you as a third-party beneficiary thereof.

12. SUBMISSIONS

You acknowledge and agree that any questions, comments, suggestions, ideas,feedback, or other information regarding the Site or the Marketplace Offerings("Submissions") provided by you to us are non-confidential and shall become oursole property. We shall own exclusive rights, including all intellectual property rights, and shall be entitled to the unrestricted use and dissemination of these Submissionsfor any lawful purpose, commercial or otherwise, without acknowledgment orcompensation to you. You hereby waive all moral rights to any such Submissions, and you hereby warrant that any such Submissions are original with you or that youhave the right to submit such Submissions. You agree there shall be no recourseagainst us for any alleged or actual infringement or misappropriation of anyproprietary right in your Submissions.

13. THIRD-PARTY WEBSITES AND CONTENT

The Site may contain (or you may be sent via the Site or the Marketplace Offerings)links to other websites ("Third-Party Websites") as well as articles, photographs, text, graphics, pictures, designs, music, sound, video, information, applications, software, and other content or items belonging to or originating from third parties ("Third-PartyContent"). Such Third-Party Websites and Third-Party Content are not investigated, monitored, or checked for accuracy, appropriateness, or completeness by us, and weare not responsible for any Third Party Websites accessed through the Site or any Third-Party Content posted on, available through, or installed from the Site, including the content, accuracy, offensiveness, opinions, reliability, privacy practices, or otherpolicies of or contained in the Third-Party Websites or the Third-Party Content. Inclusion of, linking to, or permitting the use or installation of any Third-Party Websites or any Third-Party Content does not imply approval or endorsement thereofby us. If you decide to leave the Site and access the Third-Party Websites or to useor install any Third-Party Content, you do so at your own risk, and you should beaware these Terms of Use no longer govern. You should review the applicable terms and policies, including privacy and data gathering practices, of any website to whichyou navigate from the Site or relating to any applications you use or install from the Site. Any purchases you make through Third-Party Websites will be through otherwebsites and from other companies, and we take no responsibility whatsoever inrelation to such purchases which are exclusively between you and the applicablethird party. You agree and acknowledge that we do not endorse the products orservices offered on Third-Party Websites and you shall hold us harmless from anyharm caused by your purchase of such products or services. Additionally, you shallhold us harmless from any losses sustained by you or harm caused to you relating toor resulting in any way from any Third-Party Content or any contact with Third-Party Websites.

14. SITE MANAGEMENT

We reserve the right, but not the obligation, to: (1) monitor the Site for violations of these Terms of Use; (2) take appropriate legal action against anyone who, in our solediscretion, violates the law or these Terms of Use, including without limitation, reporting such user to law enforcement authorities; (3) in our sole discretion andwithout limitation, refuse, restrict access to, limit the availability of, or disable (to theextent technologically feasible) any of your Contributions or any portion thereof; (4) inour sole discretion and without limitation, notice, or liability, to remove from the Site orotherwise disable all files and content that are excessive in size or are in any wayburdensome to our systems; and (5) otherwise manage the Site in a mannerdesigned to protect our rights and property and to facilitate the proper functioning of the Site and the Marketplace Offerings.

15. PRIVACY POLICY

We care about data privacy and security. Please review our PrivacyPolicy: https://celebratingwithsandra.com/privacy

. By using the Site or theMarketplace Offerings, you agree to be bound by our Privacy Policy, which isincorporated into these Terms of Use. Please be advised the Site and theMarketplace Offerings are hosted in The Netherlands. If you access the Site or theMarketplace Offerings from any other region of the world with laws or otherrequirements governing personal data collection, use, or disclosure that differ fromapplicable laws in The Netherlands, then through your continued use of the Site, you are transferring your data to The Netherlands, and you expressly consent to have your data transferred to and processed in

The Netherlands.

16. TERM AND TERMINATION

These Terms of Use shall remain in full force and effect while you use the Site.WITHOUT LIMITING ANY OTHER PROVISION OF THESE TERMS OF USE, WERESERVE THE RIGHT TO, IN OUR SOLE DISCRETION AND WITHOUT NOTICEOR LIABILITY, DENY ACCESS TO AND USE OF THE SITE AND THEMARKETPLACE OFFERINGS (INCLUDING BLOCKING CERTAIN IPADDRESSES), TO ANY PERSON FOR ANY REASON OR FOR NO REASON, INCLUDING WITHOUT LIMITATION FOR BREACH OF ANY REPRESENTATION, WARRANTY, OR COVENANT CONTAINED IN THESE TERMS OF USE OR OFANY APPLICABLE LAW OR REGULATION. WE MAY TERMINATE YOUR USE ORPARTICIPATION IN THE SITE AND THE MARKETPLACE OFFERINGS ORDELETE

ANY CONTENT OR INFORMATION THAT YOU POSTED AT ANY TIME, WITHOUT WARNING, IN OUR SOLE DISCRETION.

If we terminate or suspend your account for any reason, you are prohibited from registering and creating a new account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party. In addition to terminating or suspending your account, we reserve the right to takeappropriate legal action, including without limitation pursuing civil, criminal, andinjunctive redress.

17. MODIFICATIONS AND INTERRUPTIONS

We reserve the right to change, modify, or remove the contents of the Site at anytime or for any reason at our sole discretion without notice. However, we have no bligation to update any information on our Site. We also reserve the right to modify or discontinue all or part of the Marketplace Offerings without notice at any time. We will not be liable to you or any third party for any modification, price change, suspension, or discontinuance of the Site or the Marketplace Offerings.

We cannot guarantee the Site and the Marketplace Offerings will be available at alltimes. We may experience hardware, software, or other problems or need to performmaintenance related to the

Site, resulting in interruptions, delays, or errors. Wereserve the right to change, revise, update, suspend, discontinue, or otherwisemodify the Site or the Marketplace Offerings at any time or for any reason withoutnotice to you. You agree that we have no liability whatsoever for any loss, damage, orinconvenience caused by your inability to access or use the Site or the MarketplaceOfferings during any downtime or discontinuance of the Site or the MarketplaceOfferings. Nothing in these Terms of Use will be construed to obligate us to maintainand support the Site or the Marketplace Offerings or to supply any corrections, updates, or releases in connection therewith.

18. GOVERNING LAW

These conditions are governed by and interpreted following the laws of Switzerland ,and the use of the United Nations Convention of Contracts for the International Salesof Goods is expressly excluded. If your habitual residence is in the EU, and you are aconsumer, you additionally possess the protection provided to you by obligatoryprovisions of the law in your country to residence.

Celebrating with Jeucken andyourself both agree to submit to the non-exclusive jurisdiction of the courts of Arth, which means that you may make a claim to defend your consumer protection rightsin regards to these Conditions of Use in Switzerland, or in the EU country in whichyou reside.

19. DISPUTE RESOLUTION

Informal Negotiations

To expedite resolution and control the cost of any dispute, controversy, or claimrelated to these Terms of Use (each "Dispute" and collectively, the "Disputes")brought by either you or us (individually, a "Party" and collectively, the "Parties"), the Parties agree to first attempt to negotiate any Dispute (except those Disputesexpressly provided below) informally for at least thirty (30) days before initiatingarbitration. Such informal negotiations commence upon written notice from one Partyto the other Party.

Binding Arbitration

Any dispute arising from the relationships between the Parties to this contract shallbe determined by one arbitrator who will be chosen in accordance with the Arbitrationand Internal Rules of the European Court of Arbitration being part of the EuropeanCentre of Arbitration having its seat in Strasbourg, and which are in force at the timethe application for arbitration is filed, and of which adoption of this clause constitutes acceptance. The seat of arbitration shall be Eindhoven, Netherlands. The language of the proceedings shall be Dutch. Applicable rules of substantive law shall be thelaw of The Netherlands.

Restrictions

The Parties agree that any arbitration shall be limited to the Dispute between the Parties individually. To the full extent permitted by law, (a) no arbitration shall bejoined with any other proceeding; (b) there is no right or authority for any Dispute tobe arbitrated on a class-action basis or to utilize class action procedures; and (c) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons.

Exceptions to Informal Negotiations and Arbitration

The Parties agree that the following Disputes are not subject to the above provisions concerning informal negotiations binding arbitration: (a) any Disputes seeking toenforce or protect, or concerning the validity of, any of the intellectual property rights of a Party; (b) any Dispute related to,

or arising from, allegations of theft, piracy,invasion of privacy, or unauthorized use; and (c) any claim for injunctive relief. If thisprovision is found to be illegal or unenforceable, then neither Party will elect toarbitrate any Dispute falling within that portion of this provision found to be illegal orunenforceable and such Dispute shall be decided by a court of competent jurisdictionwithin the courts listed for jurisdiction above, and the Parties agree to submit to the personal jurisdiction of that court.

20. CORRECTIONS

There may be information on the Site that contains typographical errors, inaccuracies, or omissions that may relate to the Marketplace Offerings, including descriptions, pricing, availability, and various other information. We reserve the rightto correct any errors, inaccuracies, or omissions and to change or update theinformation on the Site at any time, without prior notice.

21. DISCLAIMER

THE SITE IS PROVIDED ON AN AS-IS AND AS-AVAILABLE BASIS. YOU AGREETHAT YOUR USE OF THE SITE SERVICES WILL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SITE AND YOUR USETHEREOF, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OFMERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE MAKE NO WARRANTIES OR REPRESENTATIONS ABOUTTHE ACCURACY OR COMPLETENESS OF THE SITE'S CONTENT OR THECONTENT OF ANY WEBSITES LINKED TO THIS SITE AND WE WILL ASSUMENO LIABILITY OR RESPONSIBILITY FOR ANY (1) ERRORS, MISTAKES, ORINACCURACIES OF CONTENT AND MATERIALS, (2) PERSONAL INJURY ORPROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROMYOUR ACCESS TO AND USE OF THE SITE, (3) ANY UNAUTHORIZED ACCESSTO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONALINFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (4) ANYINTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SITE,(5) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE WHICH MAY BETRANSMITTED TO OR THROUGH THE SITE BY ANY THIRD PARTY, AND/OR (6)ANY ERRORS OR OMISSIONS IN ANY CONTENT AND MATERIALS OR FORANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USEOF ANY CONTENT POSTED, TRANSMITTED, OR OTHERWISE MADEAVAILABLE VIA THE SITE. WE DO NOT WARRANT, ENDORSE, GUARANTEE, ORASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OROFFERED BY A THIRD PARTY THROUGH THE SITE, ANY HYPERLINKEDWEBSITE, OR ANY WEBSITE OR MOBILE APPLICATION FEATURED IN ANYBANNER OR OTHER ADVERTISING, AND WE WILL NOT BE A PARTY TO OR INANY WAY BE RESPONSIBLE FOR MONITORING ANY TRANSACTION BETWEENYOU AND ANY THIRD-PARTY PROVIDERS OF PRODUCTS OR SERVICES. ASWITH THE PURCHASE OF A PRODUCT OR SERVICE THROUGH ANY MEDIUMOR IN ANY ENVIRONMENT. YOU SHOULD USE YOUR BEST JUDGMENT AND EXERCISE CAUTION WHERE APPROPRIATE.

22. LIMITATIONS OF LIABILITY

IN NO EVENT WILL WE OR OUR DIRECTORS, EMPLOYEES, OR AGENTS BELIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL, OR PUNITIVEDAMAGES, INCLUDING LOST PROFIT, LOST REVENUE, LOSS OF DATA, OROTHER DAMAGES ARISING FROM YOUR USE OF THE SITE, EVEN IF WE HAVEBEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

23. INDEMNIFICATION

You agree to defend, indemnify, and hold us harmless, including our subsidiaries, affiliates, and all of our respective officers, agents, partners, and

employees, fromand against any loss, damage, liability, claim, or demand, including reasonableattorneys' fees and expenses, made by any third party due to or arising out of: (1)use of the Site; (2) breach of these Terms of Use; (3) any breach of yourrepresentations and warranties set forth in these Terms of Use; (4) your violation ofthe rights of a third party, including but not limited to intellectual property rights; or (5)any overt harmful act toward any other user of the Site with whom you connected viathe Site. Notwithstanding the foregoing, we reserve the right, at your expense, toassume the exclusive defense and control of any matter for which you are required toindemnify us, and you agree to cooperate, at your expense, with our defense of suchclaims. We will use reasonable efforts to notify you of any such claim, action, orproceeding which is subject to this indemnification upon becoming aware of it.

24. USER DATA

We will maintain certain data that you transmit to the Site for the purpose ofmanaging the performance of the Site, as well as data relating to your use of the Site. Although we perform regular routine backups

of data, you are solely responsible forall data that you transmit or that relates to any activity you have undertaken using theSite. You agree that we shall have no liability to you for any loss or corruption of anysuch data, and you hereby waive any right of action against us arising from any suchloss or corruption of such data.

25. ELECTRONIC COMMUNICATIONS, TRANSACTIONS, AND SIGNATURES

Visiting the Site, sending us emails, and completing online forms constitute electronic communications. You consent to receive electronic communications, and you agreethat all agreements, notices, disclosures, and other communications we provide toyou electronically, via email and on the Site, satisfy any legal requirement that suchcommunication be in writing. YOU HEREBY AGREE TO THE USE OF ELECTRONIC SIGNATURES, CONTRACTS, ORDERS, AND OTHER RECORDS,AND TO ELECTRONIC DELIVERY OF NOTICES, POLICIES, AND RECORDS OFTRANSACTIONS INITIATED OR COMPLETED BY US OR VIA THE SITE. Youhereby waive any rights or requirements under any statutes, regulations, rules,ordinances, or other laws in any jurisdiction which require an original signature ordelivery or retention of non-electronic records, or to payments or the granting ofcredits by any means other than electronic means.

26. MISCELLANEOUS

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27. CONTACT US

In order to resolve a complaint regarding the Site or to receive further informationregarding use of the Site, please contact us at:

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