



TERMS OF SERVICE

Bower House Holdings, LLC

Effective Date: June 16, 2026

1. INTRODUCTION AND ACCEPTANCE

These Terms of Service ("Terms") are a binding agreement between you ("you" or "User") and Bower House Holdings, LLC ("Bower House," "we," "us," or "our"). They govern your access to and use of the Bower House Club mobile application (the "App"), the Bower House website located at bowerhouse.com (the "Website"), and all related software, features, content, communications, and services (collectively, the "Services").

To use the Services, you must affirmatively accept these Terms. When you create an account or log in for the first time, you will be presented with a checkbox and the following confirmation: "By checking this box, I confirm that I am at least 18 years old and that I have read, understood, and agree to the Bower House Terms of Service and Privacy Policy. I understand that the Terms include binding arbitration and class-action waiver provisions described in Section 21." You must check that box to proceed. If you do not agree, do not access or use the Services.

IMPORTANT: Section 21 (Dispute Resolution) requires you to first attempt informal resolution and then to resolve most disputes by binding individual arbitration, including disputes relating to your relationship with the Bower House Family and to other Bower House products and services, not only the Services. It includes a jury-trial waiver and, together with Section 22, a class-action waiver. Section 21.11 lets you opt out of arbitration within 30 days. Section 5 contains automatic-renewal and cancellation terms. Please read these sections carefully.

2. DEFINITIONS

"Affiliate" means any entity that controls, is controlled by, or is under common control with Bower House.

"Bower House Family" means Bower House Holdings, LLC together with its parents, subsidiaries, and Affiliates, and the products, services, programs, events, and memberships they offer.

"Content" means all text, graphics, images, audio, video, data, and other materials made available through the Services.

"Released Parties" means the Bower House Family and its and their officers, members, managers, employees, contractors, consultants, service providers, and advisors.

"User Content" means content you submit, upload, or transmit through the Services.

3. ELIGIBILITY AND ACCOUNT REGISTRATION

You must be at least 18 years old and able to form a binding contract. By using the Services you represent that you meet these requirements.

You agree to provide accurate, current, and complete registration information and to keep it updated. You are responsible for safeguarding your credentials and for all activity under your account. Notify us promptly at

support@bowerhouse.com of any unauthorized use. We are not liable for losses arising from unauthorized use of your account that results from your failure to safeguard your credentials.

4. LICENSE TO USE THE SERVICES

Subject to your compliance with these Terms, Bower House grants you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to access and use the Services, including to download and use the App on a compatible device that you own or control, for your personal, non-commercial use. This license terminates automatically if you violate these Terms. All rights not expressly granted are reserved.

5. MEMBERSHIP, FEES, BILLING, AND AUTOMATIC RENEWAL

5.1 Fees

Certain features of the Services require a paid membership or subscription. You agree to pay all applicable fees and taxes. Fees are described at the point of purchase. Unless stated otherwise, all fees are in U.S. dollars and are non-refundable except as required by law or as expressly provided in Section 5.5.

Payment transactions are processed by Square, Inc. ("Square"), a third-party payment processor. Bower House does not collect, receive, or store your payment card number, CVV, or full card details. Bower House receives from Square only basic transactional records necessary for record-keeping purposes, including the payment amount, date, payment status, and payment method type (e.g., credit, debit). Your payment information is governed by Square's privacy policy and terms of service, available at squareup.com. By completing a payment transaction through the Services, you authorize Square to process your payment in accordance with their terms.

5.2 Automatic Renewal

IF YOU PURCHASE A SUBSCRIPTION, YOUR SUBSCRIPTION WILL AUTOMATICALLY RENEW AT THE END OF EACH BILLING PERIOD AND YOUR PAYMENT METHOD WILL BE CHARGED THE THEN-CURRENT RENEWAL RATE, PLUS APPLICABLE TAXES, UNTIL YOU CANCEL. THE RENEWAL TERM AND RENEWAL RATE ARE DISCLOSED TO YOU AT THE POINT OF PURCHASE. WE WILL OBTAIN YOUR AFFIRMATIVE CONSENT TO THESE AUTOMATIC-RENEWAL TERMS BEFORE CHARGING YOU, AND WE WILL SEND YOU AN ACKNOWLEDGMENT THAT INCLUDES THE AUTOMATIC-RENEWAL TERMS AND CANCELLATION INSTRUCTIONS.

5.3 How to Cancel

You may cancel at any time, effective at the end of the current billing period, through the App's account settings, through your app-store account if you purchased through an app store, or by contacting support@bowerhouse.com. Cancellation stops future renewals. Except as required by law, cancellation does not entitle you to a refund for the current billing period.

5.4 Free Trials and Price Changes

If we offer a free trial, you may be charged the subscription fee when the trial ends unless you cancel before the trial period expires. We may change fees on a going-forward basis. We will provide advance notice of any price increase and, where required by law, obtain your consent before the increase takes effect.

5.5 Refunds

Purchases made through an app store are subject to that store's refund policies. For purchases made directly from Bower House, refunds are provided only where required by applicable law or as expressly stated at the point of purchase.

6. APP STORE TERMS

If you download the App from a third-party app store or distribution platform (each, an "App Provider," including Apple Inc. and Google LLC), the following applies:

- (a) These Terms are between you and Bower House only, not with any App Provider. Bower House, not the App Provider, is responsible for the App and its content.
- (b) Your license to use the App is limited to use on a device that you own or control and as permitted by the applicable App Provider's usage rules.
- (c) The App Provider has no obligation to provide maintenance or support for the App.
- (d) To the maximum extent permitted by law, the App Provider has no warranty obligation with respect to the App, and any claims relating to failure to conform to a warranty are the responsibility of Bower House.
- (e) The App Provider is not responsible for addressing any claims by you or any third party relating to the App, including product-liability claims, claims that the App fails to conform to legal or regulatory requirements, and claims arising under consumer-protection or privacy law.
- (f) In the event of a third-party claim that the App or your use of it infringes intellectual property rights, Bower House, not the App Provider, is responsible for the investigation, defense, settlement, and discharge of such claim to the extent required by these Terms.
- (g) The App Provider and its subsidiaries are third-party beneficiaries of these Terms and may enforce them against you.

7. CONNECTED DEVICES AND HEALTH DATA

The Services may integrate with third-party devices and health-data platforms, including wearable ring devices, Apple Health / HealthKit, and electronic health record systems such as Epic. Your use of any third-party device or platform is governed by that third party's terms and privacy policy, not by these Terms. Bower House does not control those third parties or their data practices, and your decision to connect any device or platform is voluntary.

Where the Services access health data through Apple HealthKit or a comparable platform, Bower House will use that data only to provide you with the Services, will not use it for advertising, will not sell it, will not share it with data brokers, and will not disclose it to third parties except to service providers acting on our behalf under contract, as you direct, or as required by law and as permitted by the applicable platform rules.

8. HEALTH AND WELLNESS DISCLAIMER; AI-ASSISTED CONTENT

The Services and their Content are provided for general wellness and informational purposes. The App is not a medical device. Except where a licensed clinician communicates with you directly through a designated clinical channel, the Services do not provide medical advice, diagnosis, or treatment, and no clinician-patient

relationship is created by your use of the Services. For purposes of these Terms, a 'designated clinical channel' means a communication channel expressly identified as a clinical channel in a separate written agreement, informed consent document, or service agreement executed by you and Bower House.

Always seek the advice of a qualified health provider with any questions about a medical condition. Never disregard professional medical advice or delay seeking it because of something accessed through the Services.

Some Content or recommendations may be generated with the assistance of automated or artificial-intelligence tools. Such outputs are not autonomous clinical decisions. Any clinical recommendation you receive is reviewed and communicated to you by a licensed clinician. The Services are not used for emergency or urgent care. If you are experiencing a medical emergency, call your local emergency number.

9. USER CONTENT

You retain ownership of your User Content. You grant Bower House a worldwide, non-exclusive, royalty-free, sublicensable license to host, store, reproduce, modify (for formatting and display), and display your User Content solely to operate, provide, and improve the Services. You represent that you have the rights necessary to grant this license and that your User Content does not violate these Terms or any law. We may remove User Content that we believe violates these Terms.

10. FEEDBACK

If you provide suggestions, ideas, or other feedback about the Services, you grant Bower House a perpetual, irrevocable, worldwide, royalty-free license to use that feedback for any purpose without obligation or compensation to you.

11. ACCEPTABLE USE

You agree not to: (a) use the Services for any unlawful, harmful, or fraudulent purpose; (b) violate the rights of any person or entity; (c) attempt to gain unauthorized access to the Services, accounts, or systems; (d) interfere with, disrupt, or impose an unreasonable load on the Services or their infrastructure; (e) reverse engineer, decompile, or disassemble the App or any other software component of the Services, except to the extent this restriction is prohibited by law; (f) scrape, harvest, or collect data from the Services except as expressly permitted; (g) upload viruses or malicious code; (h) impersonate any person or misrepresent your affiliation; or (i) use the Services to send unsolicited communications. Violation may result in suspension or termination under Section 24.

12. INTELLECTUAL PROPERTY

The Services, including their software, design, text, graphics, Content, and trademarks, are owned by or licensed to Bower House and protected by intellectual-property laws. The Bower House name and logos are trademarks of Bower House. You may not use them without prior written permission. No rights are granted except as expressly stated in these Terms.

13. ELECTRONIC COMMUNICATIONS, E-SIGN, AND SMS CONSENT

13.1 Electronic Communications and E-SIGN

You consent to receive communications from us electronically, including by email, in-app notification, push notification, and SMS. You agree that electronic communications satisfy any legal requirement that a communication be in writing, and you consent under the federal E-SIGN Act to transact business with us electronically. You may disable push notifications at any time through your device settings.

14. PRIVACY

Our collection and use of personal information is described in our Privacy Policy, which is incorporated by reference. By using the Services you acknowledge the Privacy Policy. California residents and residents of other U.S. states with comprehensive privacy laws have additional rights described in the Privacy Policy, including rights to access, delete, correct, and opt out of certain processing of personal information.

15. THIRD-PARTY SERVICES AND LINKS

The Services may contain links to or integrations with third-party websites, services, and content that Bower House does not control. We are not responsible for third-party services or content, and your use of them is at your own risk and subject to their terms.

16. ASSUMPTION OF RISK

You acknowledge that wellness activities and use of wellness Content carry inherent risks. To the fullest extent permitted by law, and except as provided in Section 20.4, you knowingly and voluntarily assume the risks associated with your use of the Services and the commercial wellness services accessed through them.

17. DISCLAIMER OF WARRANTIES

TO THE FULLEST EXTENT PERMITTED BY LAW, THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. BOWER HOUSE DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, OR THAT CONTENT IS ACCURATE OR RELIABLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE MAY NOT APPLY TO YOU.

18. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY LAW, AND EXCEPT AS PROVIDED IN SECTION 20.4, THE RELEASED PARTIES SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATING TO THE SERVICES OR THESE TERMS, INCLUDING LOST PROFITS, LOST DATA, OR LOSS OF GOODWILL, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

TO THE FULLEST EXTENT PERMITTED BY LAW, AND EXCEPT AS PROVIDED IN SECTION 20.4, THE AGGREGATE LIABILITY OF THE RELEASED PARTIES ARISING OUT OF OR RELATING TO THE SERVICES OR THESE TERMS SHALL

NOT EXCEED THE GREATER OF (A) THE TOTAL AMOUNT YOU PAID TO BOWER HOUSE FOR ACCESS TO THE SERVICES IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM, OR (B) ONE HUNDRED U.S. DOLLARS (USD 100). SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS, SO SOME OF THE ABOVE MAY NOT APPLY TO YOU.

19. INDEMNIFICATION

To the fullest extent permitted by law, you agree to indemnify, defend, and hold harmless the Released Parties from any claim, demand, liability, loss, damage, cost, or expense (including reasonable attorneys' fees) brought by a third party that arises out of or relates to: (a) your use of the Services; (b) your User Content; (c) your violation of these Terms; or (d) your violation of any law or the rights of a third party. This indemnification does not extend to claims arising from the gross negligence or willful misconduct of the Released Parties.

20. RELEASE AND MANDATORY CARVE-OUTS

20.1 Release

To the fullest extent permitted by law, and except as provided in Section 20.4, you release the Released Parties from any and all claims arising out of or relating to your use of the Services and the commercial wellness services accessed through them, whether based on negligence, breach of contract, breach of warranty, strict liability, products liability, or any other theory.

20.2 Scope

This release applies to the commercial relationship between you and Bower House under these Terms.

20.3 Survival

Sections 9 through 23 survive termination of these Terms or your account.

20.4 Mandatory Carve-Out (Non-Waivable Claims)

Nothing in these Terms releases, limits, or excludes liability for, or requires you to assume the risk of: (a) gross negligence, willful misconduct, or fraud; (b) death or personal injury caused by negligence; (c) personal injury arising from the provision of clinical services; or (d) any other liability that cannot be released, limited, or excluded under applicable law, including California Civil Code Section. These Terms do not constitute exculpatory language as to any such claim and do not waive or appear to waive any legal right you cannot lawfully waive.

21. DISPUTE RESOLUTION

PLEASE READ THIS SECTION CAREFULLY. IT REQUIRES YOU TO FIRST ATTEMPT INFORMAL RESOLUTION, THEN TO RESOLVE MOST DISPUTES WITH THE BOWER HOUSE FAMILY BY BINDING INDIVIDUAL ARBITRATION, AND IT WAIVES YOUR RIGHT TO A JURY TRIAL AND TO PARTICIPATE IN A CLASS ACTION. THIS SECTION APPLIES TO DISPUTES RELATING TO THE SERVICES AND TO YOUR BROADER RELATIONSHIP WITH THE BOWER HOUSE FAMILY.

21.1 Informal Resolution First (Notice of Dispute)

Before starting an arbitration, you and Bower House agree to try to resolve the dispute informally for at least sixty (60) days. The party raising the dispute must first send an individualized written Notice of Dispute to the other. Your Notice of Dispute must be sent to the address in the Contact section, must be personally signed by you, and must include your name, the email address associated with your account, a description of the dispute, and the specific relief you seek. A Notice of Dispute from Bower House will be sent to your account email.

During the 60-day period, either party may request an individualized telephone or videoconference settlement conference, and both parties will cooperate in good faith. The statute of limitations and any arbitration-fee deadline are tolled while the parties engage in this process. Completion of this informal process is a condition precedent to starting arbitration. A Notice of Dispute that is not individualized, or that is submitted on behalf of multiple persons, does not satisfy this Section. A court or arbitrator may enjoin the filing or prosecution of an arbitration begun without completing this process.

21.2 Agreement to Arbitrate

After the informal-resolution process, you and Bower House agree that any dispute, claim, or controversy arising out of or relating in any way to these Terms, the Services, your account, your membership, or your relationship with the Bower House Family, whether based in contract, tort, statute, or any other theory, shall be resolved exclusively by final and binding arbitration, except as set out in Sections 21.9 and 21.10. This agreement applies to disputes relating to the Services and to any other product, service, program, event, or membership offered by the Bower House Family. If you accept terms for another Bower House product or service, this arbitration agreement governs disputes across those services unless that other agreement expressly provides its own dispute-resolution terms. This agreement is intended to be broadly interpreted and applies to claims that arose before these Terms or any prior terms took effect.

21.3 Jury and Court Waiver

By agreeing to arbitrate, you and Bower House each knowingly and voluntarily waive the right to sue in court before a judge and the right to a trial by jury, and, as set out in Section 22, the right to participate in a class, collective, consolidated, or representative proceeding, except for any claim that cannot lawfully be subject to these waivers.

21.4 Bower House Family and Related-Party Coverage

This arbitration agreement is made for the benefit of, and may be enforced by, the entire Bower House Family and each of the other Released Parties, including each Affiliate, contractor, and consultant, each of which is an intended third-party beneficiary of this Section 21 and may compel arbitration of a covered dispute.

21.5 Delegation

The arbitrator, and not any court, has exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, or formation of this arbitration agreement, including any claim that all or part of it is void or voidable, except that a court shall decide the enforceability of the class-action waiver in Section 22.

21.6 Arbitration Procedure and Administrator

The arbitration shall be administered by JAMS under its applicable rules then in effect. It shall be held in the county of your residence, another mutually agreed location, or by videoconference where available. Judgment

on the award may be entered in any court of competent jurisdiction. The Federal Arbitration Act governs the interpretation and enforcement of this Section.

21.7 Arbitration Fees

For any individual claim in which the amount in controversy is less than ten thousand U.S. dollars (USD 10,000), and where you have completed the informal-resolution process in Section 21.1, Bower House will pay all JAMS filing, administration, and arbitrator fees, unless the arbitrator determines that your claim is frivolous under the standard of Federal Rule of Civil Procedure 11(b). Bower House will not seek its attorneys' fees and costs from you unless the arbitrator makes that determination. For all other claims, fees are allocated under the JAMS rules. This Section does not limit any right you may have to recover fees and costs where authorized by applicable statute.

21.8 Mass and Coordinated Arbitration

If twenty-five (25) or more Notices of Dispute or arbitration demands raising substantially similar claims are submitted by or with the assistance of the same or coordinated counsel, the parties agree that the demands will be administered in sequential batches of no more than fifty (50) at a time. The parties will select an equal number of bellwether cases from each batch to proceed first, and the remaining demands in that batch will be stayed, with all applicable limitations periods tolled, until the bellwether proceedings conclude. After the bellwether proceedings, the parties will engage in a further good-faith informal resolution effort for the remaining demands before any additional batches proceed. This Section is intended to promote efficiency and a fair allocation of arbitration fees and does not waive any party's right to arbitrate.

21.9 Exceptions

Either party may bring an individual claim in small-claims court if it qualifies, and either party may seek injunctive or equitable relief in court to protect intellectual property or confidential information. Nothing in this Section requires arbitration of any claim that, as a matter of law, cannot be subject to a pre-dispute arbitration agreement.

21.10 Non-Waivable Claims Preserved

Consistent with Section 20.4, nothing in this Section limits your ability to pursue, in the forum required by law, any claim that cannot lawfully be subject to pre-dispute arbitration or that cannot lawfully be waived, including any claim for personal injury that applicable law does not permit to be arbitrated under a pre-dispute agreement.

21.11 30-Day Opt-Out

You may opt out of the arbitration agreement in this Section 21 within thirty (30) days of first accepting these Terms. To opt out, you must mail a written, personally signed notice to Bower House Holdings, LLC, Attention: Arbitration Opt-Out, at 732 S 6th Street, #6952, Las Vegas, NV 89101 (the mailing address in the Contact section). Your notice must state your name, the email address associated with your account, and a clear statement that you wish to opt out of the arbitration agreement. Notice by email or in-app message will not be accepted. Mailing a timely and complete opt-out notice is the only way to opt out. Opting out does not affect any other provision of these Terms. If you timely and validly opt out of the arbitration agreement pursuant to this Section 21.11, the class-action waiver in Section 22 will also not apply to you, and you will

retain the right to pursue claims in court, including on a class or representative basis to the extent permitted by applicable law.

22. CLASS-ACTION WAIVER

This Section 22 applies only to users who are subject to the arbitration agreement in Section 21. If you have timely and validly opted out of the arbitration agreement pursuant to Section 21.11, this class-action waiver does not apply to you. YOU AND BOWER HOUSE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING. The arbitrator may not consolidate more than one person's claims or preside over any class or representative proceeding, except as expressly provided in the mass-arbitration batching procedure in Section 21.8. If this Section is found unenforceable as to a particular claim or remedy, that claim or remedy shall be severed and brought in a court of competent jurisdiction, while all other claims remain in arbitration.

23. RELATIONSHIP TO RESEARCH CONSENT DOCUMENTS

If you are a research participant who has signed separate informed consent and HIPAA authorization documents, those documents, and not these Terms, govern your participation in research and the use and disclosure of your health information for research. Nothing in these Terms, including the dispute-resolution provisions in Section 21, modifies, limits, or waives any right you hold under those documents or under 45 CFR Part 46, 21 CFR Parts 50 and 56, or applicable state law. Research content and AI-assisted clinical recommendations made available through the Services remain governed by your research consent documents.

24. TERM AND TERMINATION

These Terms remain in effect while you use the Services. We may suspend or terminate your access at any time, with or without cause and with or without notice. You may stop using the Services at any time. Upon termination, your license under Section 4 ends. Provisions that by their nature should survive will survive, as described in Section 20.3. If we terminate your paid subscription without cause, we will provide a pro-rated refund for the unused portion of the then-current billing period, unless the termination results from your violation of these Terms.

25. CHANGES TO THE SERVICE AND TO THESE TERMS

We may modify, suspend, or discontinue any part of the Services at any time. We may revise these Terms from time to time. If we make material changes, we will provide notice through the Services or by other reasonable means before the changes take effect and, where required by applicable law, obtain your consent. Your continued use of the Services after the updated Terms take effect constitutes your acknowledgment of the changes. Changes to Section 21 will not apply to a dispute for which a Notice of Dispute was sent before the change took effect.

26. FORCE MAJEURE

Bower House is not liable for any failure or delay in performance of the Services caused by events beyond its reasonable control, including acts of God, natural disasters, labor disputes, utility or network failures, governmental action, or pandemics.

27. EXPORT CONTROLS AND SANCTIONS

You represent that you are not located in, and are not a national or resident of, any country subject to U.S. embargo, and that you are not on any U.S. government list of restricted or sanctioned parties. You agree to comply with all applicable export-control and sanctions laws.

28. DMCA AND COPYRIGHT

If you believe Content on the Services infringes your copyright, send a notice with the information required by the Digital Millennium Copyright Act to our designated agent, Zoe Koskinas, Bower House LLC, Suite B, 747 Dover Drive, Newport Beach, CA 92663, telephone (310) 751-4262, email zoe@bowerhouse.com. This designation is registered with the U.S. Copyright Office for Bower House LLC (Service Provider), 732 S 6th St Ste N, Las Vegas, NV 89101, and has been active and effective since August 4, 2026. We may remove allegedly infringing material and terminate repeat infringers.

29. ACCESSIBILITY

Bower House is committed to ensuring digital accessibility for people with disabilities. We strive to make the Services accessible and usable for all users, including individuals who rely on assistive technologies. Our goal is to conform with the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA standards wherever reasonably possible. If you experience difficulty accessing any content, feature, or functionality of the Services, please contact us at support@bowerhouse.com. Please include a description of the issue and the feature you were attempting to access. We will make reasonable efforts to provide the information or functionality you need through an alternative method and to improve accessibility where appropriate.

30. GOVERNING LAW, VENUE, AND NOTICES

These Terms are governed by the laws of the State of California, without regard to conflict-of-laws rules, except that the Federal Arbitration Act governs Section 21. Subject to the arbitration agreement, the state and federal courts located in Orange County, California have exclusive jurisdiction over disputes not subject to arbitration.

Notices to Bower House may be sent to legal@bowerhouse.com and to Bower House Holdings, LLC, 732 S 6th Street, #6952, Las Vegas, NV 89101.

31. GENERAL PROVISIONS

If any provision is held unenforceable, it shall be limited or severed to the minimum extent necessary, and the remaining provisions remain in effect. These Terms, together with the Privacy Policy and any documents incorporated by reference, are the entire agreement between you and Bower House regarding the Services and supersede prior agreements on that subject. Our failure to enforce any provision is not a waiver. You may not assign these Terms without our consent; we may assign them freely. The Released Parties (Section 2), the

App Providers (Section 6), and the arbitration beneficiaries (Section 21.4) are intended third-party beneficiaries of the relevant provisions. Headings are for convenience only.

32. CONTACT

Bower House Holdings, LLC

732 S 6th Street, #6952

Las Vegas, NV 89101

Support: support@bowerhouse.com

Legal: legal@bowerhouse.com