

MEMBERS SPECIAL BENEFITS



Argaam.com is the Kingdom's leading financial and economic news portal. It provides its audience with news coverage, various data, and financial analyses of stock markets and GCC economies around the clock. Argaam also offers services related to investor relations, offering IPO media coverage, Annual Reports, and dedicated IR webpages and apps to listed companies, empowering them to foster stronger communication with investors and stakeholders.

Argaam plus subscription

Free 1-week trial and 10% discount to subscribe.

Investor Relations (webpage and IR app)

10% discount offer for 1 year subscription.

Annual reports

15% discount offer for 3 years subscription.

IPO media coverage

10% discount offer.

Two or more IPO services 20% discount price



Advert One is a communication consultancy service provider that aims to guide its clients to successful & beneficial exposure to its relevant market. The company is a leader in financial communication services in Saudi Arabia for clients that require capital market communication services. Advert One provides a list of services that caters to its client's communication needs. These services include capital communication, investor relations, public relations, bilingual translation (Arabic & English), branding & creative services, advertising, social media management, event management, media coaching, and photography & videography.

Corporate branding services

5% discount on the provided service.

ESG consulting services

25% discount on any purchased Executive Boost Report.

Creative design solutions

15% discount on the provided service.

PR & communication services

Free key messages development (subject to Advert One execution).

Documentary production

Free script writing/storyboard development (subject to Advert One execution).

IPO page development

Free IPO page structuring & 20% discount on the IPO page design.

Prospectus document production (design & typesetting)

The first 20 pages of the prospectus are free of charge.

Intention to float document development

10% discount on the document development fee.

Annual report development

Free annual report concept design (subject to Advert One execution).

Investor Relations services

One free month of the annual IR contract.



BRR Media is a digital media agency helping companies to create engaging online content for investors and other key stakeholders. Covering all events of the financial calendar, including results, AGMs and CMDs. We have our own webcasting platform for live hybrid/remote events and produce pre-recorded/creative content (interviews, corporate videos, event highlights, case study, thematic videos), working with IR teams to get the best out of management.

Webcasting: results event, AGC, Capital Markets Day

15% discount on the annual webcasting package.

Corporate video production

1 free company overview video post IPO.

1 free results webcast for maiden results post PC.



CMi2i is a leading capital markets intelligence firm providing the world's most accurate Shareholder and Bondholder identification service, supporting both corporates and their advisors with investor relations, M&A, shareholder activism, capital restructuring and ESG investment risk evaluations.

Bondholder and shareholder identification services.

10% discount

15% discount when combined with investor targeting/perception studies.

Investor Targeting

10% discount

15% discount when combined with Peer analysis, Governance Assessment or Factsheet preparation.



Embera is a Capital Markets, Investor Relations & ESG Advisory Experts. Unique global boutique advisory firm focused on IR, Board and Executive. Capacity Building and Investor/Capital Markets Engagement.

360° IR roadmap annual retainer (*market intelligence, market sentiment and perception, investor access, roadshow, and communications support*)

20% off

Board, executive & IR training and capacity building (*best practice, workshops, briefings, incl. scalable company-wide qualification & certification initiatives*)

Financial communications advisory (*focus on international capital markets, financial comms, reputation, risk, and stakeholder mapping*)

Company-specific ESG and IR-specific risk and opportunity benchmarking (*ESG & Governance ratings, scores, disclosure benchmarking, ownership, and sentiment benchmarking*)

Buy-& sell side perception, Investor targeting & ESG/Governance roadshow solutions

15% off in that 4 services.

Pre-IPO readiness advisory solutions

Senior leadership IR & executive training

Pre-and post IPO financial communications & IR strategy incl. capital markets focused activation

IPO-roadshow and investor intelligence planning

ESG-readiness check (*benchmarking, regulatory and capital markets requirements and expectations*)

15% off for all IPO solutions.



Emperor is an employee-owned strategic and creative communications consultancy. We help organisations connect with their stakeholders to achieve great things. We're here to turn ambition into success through the power of clear, confident, and consistent communications. Services include supporting clients with content, design and advice on best practice reporting, new and re-brand for corporate clients, print, digital and campaign work across all marketing and communications, moving Image, stakeholder presentations, sustainability strategy, programming and reporting, as well as employee engagement strategy and communications/events.

Reporting (annual and sustainability)

Digital and video

Employee engagement

Marketing and Communications

Strategy (IR/Comms/Sustainability)

Discounts can be agreed if contracted.

IPO specific services

Discounts can be agreed if contracted.



Hawksbury works across design, digital and video channels to help companies to creatively articulate their corporate narrative. Services include reports, brochures, presentations, infographics, websites, videos and animations delivered in English and Arabic.

Design of annual/integrated & sustainability reports

Development of online annual & sustainability reports

Design of investor collateral / social media packages

Corporate brochureware

Investor videos & animation

Discounted pricing available for extended contracts.



Fanda serves clients across emerging and established markets, in the Middle East and Europe, with advanced reporting, ESG consulting and corporate communications. Fanda is well placed, and resourced, to partner corporate clients through every stage in their growth and development. Fanda's in-house professional teams and propriety technology provide full service and support, from strategic insights to flawless execution.

Annual and sustainability reporting and databooks

15% on the all reporting and databook services.

Online and digital (XBRL) reporting

15% on the all digital services.

Sustainability advisory and implementation

20% on ESG handbook for your company.
35% on the Introductory training(s) on ESG for the key management.

Reporting (annual and sustainability)

Digital and video

Employee engagement

Marketing and Communications

Strategy (IR/Comms/Sustainability)

Discounts can be agreed if contracted.

ESG check up

20% on ESG handbook for your company.

Digital: websites, presentations, video, other

15% on the all digital services.

100% (free of charge, complimentary services, T&C applied):

- Annual or Sustainability report gap analysis.
- Corporate/Investor relations website analysis.
- Instant online report.
- Early bird free access to Fanda XBRL tools.
- Self-assessment checklist on ESG maturity.
- ESG Policy Framework / Template.

IPO specific services

Discounts can be agreed if contracted.



Instinctif Partners, a leading corporate reporting and investor relations consultancy in MENA.

Experts in sustainability, reputation management, social & traditional media relations.

Annual report

Free annual report assessment against MEIRA best practice judging criteria.

Elevating ESG ratings

20% discount on conducting a detailed gap analysis for the company's current ESG ratings to identify possible areas of enhancement and advise on next steps.

Thought leadership profiling & LinkedIn strategy to amplify earnings

5% off on our LinkedIn C-suite profiling package and earnings announcements, includes audit, content strategy and execution.

Post-IPO Perception Study

Free top-level perception study of the way buy and sell side think of both the industry and company.

Post-IPO IR Retainer

First month free, when contracting a 12-month IR retainer.

Media training for IPO preparedness

15% discount on full-day training of up to 4 people.



Institutional Investor, Perception and Peer Benchmark Intelligence and IR Best Practices.

Investor and Sell-Side Engagement Strategy.

Independent perception intelligence

Custom perception intelligence & IR workshops

Sector, country, regional corporate IR peer benchmark intelligence

Global, regional, sector IR best practice insights

Strategic intelligence on best in class sell-side and corporate access teams

Complete ranking overview by research category with quantitative and qualitative sector feedback

20% on full research access.

30% on marketing license to use trademarks and promote successful awards and rankings in Corporate Communication outlets.

30% on tickets to attend the annual Europe and Emerging EMEA Equities Awards in September in London as MEIRA guest.

Investis Digital, a Global market leader in corporate & IR website development and management, managing 3,000+ websites for listed companies with a 24/7/365 service team. Including all associated online communications features like share price data & tools, stock exchange newsfeeds and webcasting. An Investcorp portfolio business, we're the global market leader in IR websites Helping 3,000+ listed companies communicate and engage with institutional investor and capital market audiences online; providing website development and all associated digital solutions that listed companies require (including share price data, tools, stock exchange newsfeeds, and webcasting). All delivered via an industry-leading, enterprise-grade cloud platform, and trusted by the world's leading organisations including Accenture, Anglo-American and HSBC. We provide IR teams peace of mind with 24/7/365 support, guidance and technical assistance, with a 15-minute response time SLA.

IR website development, hosting & management

Webcasting

Share price tools & feeds

Stock exchange newsfeeds

IR analytics platform - see what investors and capital market audiences are using your website

Free set-up of services, only annual fees charged.

25% off standard annual fee pricing for all services.

1 free earnings call/webcast, per each year annual contract.



IR Magazine is the independent, global voice of the investor relations profession. We've been at the heart of the investor relations community for more than 30 years – covering the evolution from financial communications and PR to strategic investor relations and capital markets intelligence. IR Magazine is a truly global digital and events company – whether you prefer to read articles, attend forums, listen to podcasts or watch videos, we've got you covered.

Annual subscription

20% discount.



Lumi is the leading end-to-end platform globally, facilitating in-room, hybrid and virtual meetings for the world's largest corporations, legislative bodies, and membership organizations. Based on proprietary, patented technology, Lumi provides software, hardware, and services that assist Issuers, Registrars, and event organizers to register delegates, provide live, Q&A management services, secure polling, and audited reporting through pioneering technology.

Lumi transforms how you engage with your analysts and investors, bringing all your stakeholders together in one interactive environment where your online participants are truly connected to you and the room. Companies gain complete control over live meetings, including prioritizing questions from both verbal and written formats. Investors and analysts enjoy instant access to the event with live broadcasts, low latency, messaging, and document access.

Earnings call

1 Free earning call for each 1 year contract.

Investors meetings

Capital Market Day

Webcasting

IPO meetings

Webcasting

15% discount in all the other services.



Mediatree is an Investor Relations agency that specialises in delivering financial events and financial roadshows for its clients. With almost 3 decades of experience, Mediatree is the market leader when it comes to organising IPO and Non-Deal roadshows as well as any investor facing events (CMDs, Investor Days, Site Visits, Results Presentations) for public companies of all sizes and from all sectors.

Non-deal and deal roadshow planning & coordination

Financial events planning, logistics and production:

- **CMD**
- **Investor Day**

Investor relations website

Roadshow & events carbon neutral certification

IPO microsite

10% discount in all the services.



Mubasher. Info Saudi Arabia & GFM Mubasher UAE; providing Investor relations tools for web & Mobile apps along with share price tools. Also, specialized in PR & communication services & All IPO Media coverage. IR PRO for institutional investors and listed companies.

Investor relations (website, IR App & share price tools)

20% discount to MEIRA members (2 years).

IR PRO (for institutional investors and listed companies)

25% discount to MEIRA members (2 years).

PR & communication services

30% discount to MEIRA members (life-time).

IPO Media coverage

30% discount to MEIRA members.

**M O R R O W
S O D A L I**

With over 500 experts working across 17 international offices, **Morrow Sodali** advises boards and executive teams on how to understand and engage with key stakeholder groups to ensure the best outcome.

Morrow Sodali services include board governance services, financial communications, ESG advisory, shareholder engagement, perception studies, capital market intelligence and debt services including bond ID.

IR 360 assessment

Shareholder identification, investor targeting and profiling

Shareholder engagement including CMD and roadshows

Board evaluations

Discounted annual retainer available if more than 1 service selected.



MSCI ESG Ratings aim to measure a company's management of financially relevant ESG risks and opportunities. We use a rules-based methodology to identify industry leaders and laggards according to their exposure to ESG risks and how well they manage those risks relative to peers.

Provisional ESG Rating (Pre/Post IPO)

Corporate Sustainability Insights (Peer Benchmarking and Industry Analyst Engagement)

Carbon Markets

Second Party opinions

20% discount to MEIRA for one service;
30% discount for two or more services.

Provisional ESG Rating (Pre/Post IPO)

Corporate Sustainability Insights (Peer benchmarking)

30% discount when procuring Provisional ESG Rating along with peer benchmarking solutions



Notified's solutions help businesses effectively share and amplify their stories-to investors, the media, employees & clients. We provide IR services including feeds & IR websites, Earnings calls & Webcasts, and press release distribution via GlobeNewswire.

Feed & IR websites

Earnings calls & webcasts

Investor Days / ESG Days

Global press release distribution

15% on all services.



At **Orient Capital**, our goal is to provide our clients with a comprehensive range of products and services that allow them to take full advantage of being publicly owned and to enjoy the rewards of effective investor relations. Orient Capital is a global leader in share ownership analysis, equity market intelligence, investor communication, shareholder management technology, global bondholder analysis, institutional targeting and investor perception studies.

Webcasting

20% discount.

IR CRM-miraql

15% discount pa on miraql and share register uploads.

Perception study

15% off each study.

Investor targeting

15% off each study.

Webcasting

Free webcast, conference call and transcript for first webcast post IPO.

IR CRM-miraql

20% discount pa for those starting to use miraql pre IPO.



Pivot Advisory is your strategic partner in everything IR. We help bring out the best your business has to offer and advise on how to communicate to a wide range of stakeholders to ensure your strategy, performance, and guidance are delivered transparently and with clarity.

Post IPO IR advisory services

Restructuring IR advisory services

Ad Hoc advisory projects

5% discount on all 3 services.

Pre IR advisory services

10% discount.

**Monthly retainer for our services is
5,000 USD. (60,000 USD p.a.)**

20% discount for the first year:
MEIRA members pay 4,000 USD monthly retainer
(48,000 USD p.a.)



Sustainable Square, over a decade of expertise in the fields of ESG/Sustainability, Responsible Investment, Climate Change and Social Impact. We deliver bespoke ESG and Sustainability advisory services to ensure clients' compliance with the regulations, engagements with investors and dialogue with various stakeholders on related topics.

ESG squarely software

30% discount on squarely license for the first year.

ESG capacity building workshops

1 hour complimentary virtual workshop for board & leadership team.

ESG disclosure and reporting

20% discount.

ESG framework development & integration

20% discount.

ESG Investors' presentations

20% discount.

ESG IPO preparation: develop prospectus and related content

20% discount.



Teneo is the global CEO advisory firm. Our full range of advisory services includes strategic communications, investor relations, financial transactions and restructuring, management consulting, physical and cyber risk, organizational design, board and executive search, geopolitics and government affairs, corporate governance, ESG and DE&I.

Senior leadership IR and media training

Capital markets perception study & equity story revamp

IR strategy and advisory

Financial communications strategy and advisory

Transaction communications support

Pre-IPO media perception audit and peer benchmarking study

IPO communications strategy and advisory

Post-listing IR program build and activation

15% discount in all the services.

Terms and conditions of corporate memberships discounts

Welcome to the Middle East Investor Relations Association (MEIRA, or the Association). MEIRA provides its services to you subject to the following conditions. Before you may use its Membership services, you must read and accept all of the terms and conditions in, and linked to, this Terms of Service and Membership Agreement ("TOS"). This TOS is effective upon acceptance and becoming a Member of MEIRA. We reserve the right at any time, at our sole discretion, to change or otherwise modify the TOS with 3-month notice.

1. Description of Services.

MEIRA provides its corporate members access to benefits and services and information (the "Service"). You are responsible for obtaining access to the Site, and that access may involve third-party fees (such as Internet service provider or airtime charges). In addition, you must provide and are responsible for all equipment necessary to access the Site.

2. Corporate Membership Eligibility.

The Corporate Membership is not available to service providers, or individuals. Corporate Members may have more than one active account in case of listed subsidiaries, demergers and spinoffs. Members and users are prohibited from selling, trading, or otherwise transferring their Membership account to another party.

3. Membership and Account.

In consideration of your use of the Site, you represent that you are of legal age to form a binding contract and are not a person barred from receiving services under the laws of the United States or other applicable jurisdiction and will only use the Site for legitimate purposes. You also agree to provide true, accurate, current and complete information about yourself when you apply for MEIRA Membership. If you provide any information that is untrue, inaccurate, not current or incomplete (or becomes untrue, inaccurate, not current or incomplete), or MEIRA has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, MEIRA has the right to suspend or terminate your account and refuse any and all current or future use of the Site (or any portion thereof). If you use the Site, you are responsible for maintaining the confidentiality of your account and password, and for restricting access to your computer. You agree to accept responsibility for all activities that occur under your account or password. Notwithstanding the above, we retain the right at our sole discretion to deny access to anyone to the Site and the Services we offer and Membership at any time and for any reason, including, but not limited to, for violation of the TOS or Privacy Policy.

Claiming Special Benefits – Service Providers' Discounts

MEIRA's Corporate Membership will enable you to unlock exclusive benefits to enhance your IR program. Our exclusive MEIRA offering includes a wide range of services and products for all types of companies, including pre-IPO entities. The procedure to receive your discount code is as follows:

- For existing Corporate Members. Contact members@meira.me to receive your special discount code.
- New members will receive the special discount upon joining the Association.

The procedure to claim your discounts from Service Providers is as follows:

- Provide the discount to the Service Provider you are looking to contract, and seeking Special Benefit from;
- Receive discount during RFP or Proposal process;
- The Provider reserves the right to
 - apply the discount only to new contracts and not backdate the discount to existing contracts
 - apply the discount to existing clients, only for new projects or services and retain the existing fee for existing contracts

Any special discount code will be valid for 1 year and activated upon joining MEIRA's Corporate Membership Programme. The discount will be no longer valid at the termination date. The discount will no longer be valid for Corporate Members who are in arrears of Membership fee, or any other services the Corporate Member may have purchased from MEIRA. MEIRA reserves the right to suspend the Membership of Corporates in arrears of their fees or subscriptions to MEIRA.

4. License and Site Access.

MEIRA grants you a limited license to access and make personal use of the Site and the Service. This license does not include any downloading or copying of account information for the benefit of another vendor or any other third party; caching, unauthorized hypertext links to the Site and the framing of any Content available through the Site uploading, posting, or transmitting any content that you do not have a right to make available (such as the intellectual property of another party); uploading, posting, or transmitting any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; any action that imposes or may impose (in MEIRA's sole discretion) an unreasonable or disproportionately large load on MEIRA's infrastructure; or any use of data mining, robots, or similar data gathering and extraction tools. You may not bypass any measures used by MEIRA to prevent or restrict access to the Site. Any unauthorized use by you shall terminate the permission or license granted to you by MEIRA. By using the Site you agree not to: (i) use this Site or its contents for any commercial purpose; (ii) make any speculative, false, or fraudulent reservation or any reservation in anticipation of demand; (iii) access, monitor or copy any content or information of this Site using any robot, spider, scraper or other automated means or any manual process for any purpose without our express written permission; (iv) violate the restrictions in any robot exclusion headers on this Site or bypass or circumvent other measures employed to prevent or limit access to this Site; (v) take any action that imposes, or may impose, in our discretion, an unreasonable or disproportionately large load on our infrastructure; (vi) deep-link to any portion of this Site for any purpose without our express written permission; or (vii) "frame", "mirror" or otherwise incorporate any part of this Site into any other website without our prior written authorization.

5. Membership Fee and Billing.

If your Membership application is approved, you will be charged based on the terms that you agreed to on your Membership application. You will only be charged if your application is approved and your Membership and associated Service Providers' Discounts will only be valid upon completing payment. Your Membership fee may be subject to taxation in accordance with applicable federal or state law. The Membership fee does not include applicable taxes. We may change the Membership fee at any time, but changes will apply only to new and renewal Memberships. The Membership fee is not refundable.

6. Term; Continuous Membership; Billing.

The initial term of a Membership shall commence on the date it is purchased and continue for the duration of the agreed-upon Membership period. Each Membership will automatically renew (therein referred to as a "Renewal Membership") each Membership period for additional periods (referred to as "Continuous Membership") unless (i) you notify Member Services in writing, of your decision to cancel your Membership within 30 days of your renewal date.

7. Cancellation, Termination, and Changes to Service.

- (a) You have the right to cancel your Membership at any time. The eligibility of a refund will be determined by the particular plan you agreed to at the time of your application. This information is available on your application acknowledgement and/or your application approval emails.
- (b) MEIRA reserves the right to cancel or suspend, including any associated accounts, without notice, for any reason in our sole discretion, including without limitation our belief that continued use of such Membership would violate any provisions of this TOS, applicable law, or otherwise be harmful to our interests. If MEIRA cancels your Membership, MEIRA may, at its sole discretion, refund the balance of the periodic Membership fee on a time apportionment basis.
- (d) Upon cancellation of Membership, you relinquish your current Membership rate and understand you may not be able to rejoin at a later time at that same rate.

8. Membership Benefits and Spouse/Significant Other Privileges

As a Member of MEIRA, you're entitled to the benefits that pertain to your particular Membership type. Certain Membership types and/or complimentary periods of Membership may exclude certain benefits. MEIRA has the right to add, modify or eliminate any benefit or service at any time at our discretion. MEIRA does not guarantee the availability of any of its benefits and they are all subject to change at any time without notice.

11. Disclaimer of Liability and Warranty.

THE CONTENT, PRODUCTS, AND SERVICES PUBLISHED ON THIS SITE MAY INCLUDE INACCURACIES OR ERRORS, INCLUDING PRICING ERRORS FROM SERVICE PROVIDERS' SPECIAL DISCOUNTS. WE DO NOT GUARANTEE THE ACCURACY OF, AND DISCLAIM ALL LIABILITY FOR ANY ERRORS OR OTHER INACCURACIES RELATING TO THE INFORMATION AND DESCRIPTION OF THE CONTENT, PRODUCTS, AND SERVICES WE EXPRESSLY RESERVE THE RIGHT TO CORRECT ANY PRICING ERRORS ON THE SITE AND/OR ON PENDING RESERVATIONS MADE UNDER AN INCORRECT PRICE. MEIRA MAKES NO REPRESENTATIONS ABOUT THE SUITABILITY OF THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES CONTAINED ON THIS SITE FOR ANY PURPOSE, AND THE INCLUSION OR OFFERING OF ANY PRODUCTS OR SERVICES ON THIS SITE DOES NOT CONSTITUTE ANY ENDORSEMENT OR RECOMMENDATION OF SUCH PRODUCTS OR SERVICES. ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. MEIRA AND THEIR RESPECTIVE PARTNERS DISCLAIM ALL WARRANTIES AND CONDITIONS THAT THIS SITE, ITS SERVERS OR ANY EMAIL SENT FROM MEIRA, ITS AFFILIATES, AND/OR THEIR RESPECTIVE SUPPLIERS ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. MEIRA, ITS AFFILIATES, AND THEIR RESPECTIVE SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES, INCLUDING ALL IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NONINFRINGEMENT. THE HOTELS AND OTHER PARTNERS PROVIDING SERVICES ON THIS SITE ARE NOT AGENTS OR EMPLOYEES OF MEIRA OR ITS AFFILIATES. MEIRA AND ITS AFFILIATES ARE NOT LIABLE FOR THE ACTS, ERRORS, OMISSIONS, REPRESENTATIONS, WARRANTIES, BREACHES OR NEGLIGENCE OF ANY SUCH SUPPLIERS OR FOR ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE, OR OTHER DAMAGES OR EXPENSES RESULTING THEREFROM. MEIRA AND ITS AFFILIATES HAVE NO LIABILITY AND WILL MAKE NO REFUND IN THE EVENT OF ANY DELAY, CANCELLATION, OVERBOOKING, STRIKE, FORCE MAJEURE OR OTHER CAUSES BEYOND THEIR DIRECT CONTROL, AND THEY HAVE NO RESPONSIBILITY FOR ANY ADDITIONAL EXPENSE, OMISSIONS, DELAYS, RE-ROUTING OR ACTS OF ANY GOVERNMENT OR AUTHORITY. IN NO EVENT SHALL MEIRA, ITS AFFILIATES, AND/OR THEIR RESPECTIVE SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF, OR IN ANY WAY CONNECTED WITH, YOUR ACCESS TO, DISPLAY OF OR USE OF THIS SITE OR WITH THE DELAY OR INABILITY TO ACCESS, DISPLAY OR USE THIS SITE (INCLUDING, BUT NOT LIMITED TO, YOUR RELIANCE UPON OPINIONS APPEARING ON THIS SITE; ANY COMPUTER VIRUSES, INFORMATION, SOFTWARE, LINKED SITES, PRODUCTS, AND SERVICES OBTAINED THROUGH THIS SITE; OR OTHERWISE ARISING OUT OF THE ACCESS TO, DISPLAY OF OR USE OF THIS SITE) WHETHER BASED ON A THEORY OF NEGLIGENCE, CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE, AND EVEN IF MEIRA, ITS AFFILIATES AND/OR THEIR RESPECTIVE PARTNERS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

12. Limitation of Liability.

YOU EXPRESSLY UNDERSTAND AND AGREE THAT MEIRA AND ITS SUBSIDIARIES, AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, PARTNERS AND LICENSORS SHALL NOT BE LIABLE TO YOU FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF MEIRA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM USE OF THE SITE, CONTENT OR ANY RELATED SERVICES. If, despite the limitation above, MEIRA, its Affiliates or their respective suppliers are found liable for any loss or damage which arises out of or in any way connected with any of the occurrences described above, then the liability of MEIRA, Its Affiliates and/or their respective suppliers will in no event exceed, in the aggregate, the greater of (a) the service fees you paid to MEIRA in connection with such transaction(s) on this Site, or (b) One-Hundred Dollars (US\$100.00) or the equivalent in local currency. The limitation of liability reflects the allocation of risk between the parties. The limitations specified in this section will survive and apply even if any limited remedy specified in these terms is found to have failed of its essential purpose. The limitations of liability provided in these terms inure to the benefit of MEIRA, Its Affiliates, and/or their respective suppliers.

13. Indemnity.

You agree to indemnify hold MEIRA (and its Members, owners, officers, directors, agents, subsidiaries, joint ventures, and employees) harmless from any and against any claims, causes of action, demands, recoveries, losses, damages, fines, penalties or other costs or expenses of any kind or nature, including reasonable attorneys' fees, or arising out of or related to your breach of this TOS, your violation of any law or the rights of a third party, or your use of the Site.

18. Access To Password Protected/Secure Areas.

Access to and use of password protected and/or secure areas of the Site is restricted to authorized users only. Unauthorized individuals attempting to access these areas of the Site may be subject to prosecution.

19. Modification and Notification of Changes.

MEIRA reserves the right to make changes to the Site and Membership Agreement, related policies and agreements, this TOS and the Privacy Policy at any time. If MEIRA makes a material modification to this TOS, it will notify you by:

- sending an email to the address associated with your account. MEIRA is not responsible for your failure to receive an email due to the actions of your ISP or any email filtering service; therefore, you should add MEIRA.com to the list of domains approved to send you email/.
- (ii) displaying a prominent announcement above the text of this TOS or the Privacy Policy, as appropriate, for thirty (30) days, with (i) and (ii) being deemed sufficient notification, of such changes. After notice of a modification to the TOS or the Privacy Policy has been posted for 30 days, the notice will be removed and a brief description of the modification and the date that it went into effect will be placed in the Historical Modifications section at the end of the TOS and Privacy Policy. If you have not used the Site for more than 30 days, you should check these two sections for any modifications to the TOS or Privacy Policy prior to any further use of the Site. Should you wish to terminate your account due to a modification to the TOS or the Privacy Policy, you may do so by sending an email with the subject line "Termination" to the following email address: contact@MEIRA.com. If you choose to continue using the Site, you agree that by doing so you will be deemed to accept the new TOS or Privacy Policy, as relevant.

