.JPMORGAN DOMAIN NAME REGISTRATION POLICIES

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CHAPTER 1. Definitions, scope of application and eligibility

Article 1. Definitions

Throughout these Policies, the following capitalized terms have the following meaning:

Accredited Registrar	means an entity, accredited by ICANN for rendering domain name registration services, that has entered into a Registry- Registrar Agreement with the Registry;
Applicant	means a physical person, company or organization in whose name an Application is submitted the Registry;
Applicant Guidebook	means the rules and requirements established by ICANN for applying for a new gTLD, as, made available by ICANN under http://newgtlds.icann.org/applicants, and in force at the time of execution of the Registry Operator Agreement;
Application	means a complete, technically correct request for a Domain Name Registration made with the Registry through an Accredited Registrar, which complies with all the respective requirements provided for in the Policies, and in particular the specific provisions that apply during such respective Phase of the .JPMORGAN launch process within which such request is made;
Contacts	means the administrative, technical and billing contacts associated to a Domain Name Registration;
Disputes Point of Contact	means a person designated by the Registry to field inquiries and hear disputes between a third party and a Registrant under this Agreement
Documentary Evidence	means the documentation to be provided by (or on behalf of) the Applicant and/or the Registrant to the Trademark Clearinghouse Operator and/or the Registry, in accordance with these Policies;
Domain Name	means a name at the second level within the .JPMORGAN TLD;
Domain Name Registration	means a Domain Name about which the Registry maintains data in the Shared Registry System for the .JPMORGAN TLD;
Domain Name Specifications	has the meaning ascribed thereto in Article 14.3 hereof;
Eligibility Requirements	means the requirements set out in Annex 2 below;

Eligible Trademark	means a registered trademark that meets the requirements set out in the most recent version of the Applicant Guidebook and Trademark Clearinghouse Guidelines - and inclusive of trademarks taken up in Annex 1;
General Availability	means the process in accordance with the Eligibility Requirements whereby available Domain Names can be registered on a first-come, first-served basis, as referred to in Article 11 hereof;
Geographic Domain Names	means Domain Names that are identical to country and territory names as defined in Specification 5 to the Registry Operator Agreement;
ICANN	means the Internet Corporation for Assigned Names and Numbers (<u>www.icann.org</u>);
Launch	means the moment when the Registry opens General Availability to all eligible registrants domain registrations in General Availability
Name Collision Occurrence Management and Reporting	Means that the Registry will follow all steps defined in Specification 6 to the Registry Operator Agreement and shall not activate any domain names in the DNS zone for the Registry TLD except in compliance with a Name Collision Occurrence Assessment provided by ICANN regarding the Registry TLD.
Phase	means a distinct period of time during which parties meeting the respective Eligibility Requirements are entitled to submit an Application and/or register Domain Names in conformity with the restrictions in force at that time;
Policies	means these .JPMORGAN Domain Name Registration Policies, including the annexes and any and all interpretative guidelines published by the Registry in relation hereto, as may be amended from time to time by the Registry;
Pre-Launch Phase	means the timeframe prior to the Sunrise Phase during which only the Registry is entitled to register Domain Names, that are Registry Reserved Names;
Registrant	means the person or entity in whose name a Domain Name is registered;
Registry	means JPMorgan Chase & Co., with registered offices in New York, NY;
Registry Operator	means the agreement entered into by and between the

Agreement	Registry and ICANN on April 30, 2015;
Registry- Registrar Agreement	means the template agreement made available by the Registry on January 7, 2016;
Registry Reserved Name	means a Domain Name mentioned on the list contained in Annex 1 hereto, to be registered in the name of the Registry, or any specific entity referred to in this list, as may be amended from time to time at the Registry's discretion;
Registry Web Site	means the various pages and websites available under http://www.nic.jpmorgan;
Shared Registry System	means the system operated on behalf of the Registry that allows Accredited Registrars to apply for, register, renew and maintain Domain Names in the name and on behalf of Registrants;
Term	means the number of years for which a Domain Name is registered, as indicated by the Registrant in accordance with Article 15.1;
TLD	means Top Level Domain;
Trademark Claims Period	means the timeframe during which Trademark Claims Services for .JPMORGAN are provided;
Trademark Claims Services	means the service operated by the Trademark Clearinghouse, whereby i) notice is given to Applicants of the scope of the rights of trademark holders who registered their rights in the Trademark Clearinghouse as provided in the Applicant Guidebook, and ii) the registrar is given the possibility to promptly notify the trademark holders(s) of the registration after it is effectuated;
Trademark Clearinghouse	means the system made available by the Trademark Clearinghouse Operator for implementing the rights protection mechanisms referred to in the most recent version of the Applicant Guidebook and/or the Guidelines, Rights Protection Mechanism Requirements and Policies;
Trademark Clearinghouse Operator	means the organization operating the Trademark Clearinghouse, as appointed by ICANN;
UDRP	means the Uniform Dispute Resolution Policy, as adopted by ICANN and as described in <u>http://www.icann.org/dndr/udrp/policy.htm;</u>

means the Uniform Rapid Suspension policy, as adopted by ICANN and as described in
http://newgtlds.icann.org/en/applicants/urs.

Article 2. Scope of application

- 2.1. This Policy describes, among other items:
 - 1. the terms under which the Registry can reserve, register, delegate and use Domain Names, in accordance with Article 2, Section 2.6, second sentence of the Registry Operator Agreement;
 - 2. how such Applications can be submitted to the Registry during the different Phases devised by the Registry, as well as how the Registry will deal with Domain Name Registration requests, if the Registry would allow at a certain point in time and at its sole discretion one or more affiliate third parties to register one or more Domain Names, by liberalizing the initial Eligibility Requirements (*i.e.* the Launch of the .JPMORGAN TLD);
 - the way in which such Applications will be processed and, insofar these Applications are submitted during the Sunrise Period, and validated by the Trademark Clearinghouse Operator;
 - 4. the rules under which Applications or subsequent Domain Name Registrations may be challenged; and
 - 5. in general, all the technical and administrative measures that the Registry shall use to ensure proper, fair, technically sound administration of the .JPMORGAN launch and the preservation of the integrity of the Registry's trademarks, setting out the basic rules and procedures applicable to:
 - Applicants or anyone submitting an Application in its own name or on behalf of a third party with the Registry;
 - the Registry;
 - the Accredited Registrars;
 - any party in whose name a Reconsideration Request is submitted;
 - any person or entity interested in obtaining a Domain Name.

2.2. In order to ensure a proper, fair, technically sound administration of the Launch of the .JPMORGAN TLD, the Registry has put in place the processes and procedures described in this Policy, which will apply to Applications and/or Domain Name Registrations effectuated within specific timeframes set by the Registry.

2.3. The Registry may change these Policies, including the conditions and requirements contained herein at its sole discretion, which changes will enter into effect immediately following the publication thereof on the Registry Web Site, unless provided otherwise in writing.

Article 3. Eligibility

3.1. In order to be eligible to submit an Application or maintain a Registration in the .JPMORGAN TLD, the Applicant or Registrant must meet any and all of the criteria set out in the Eligibility Requirements as set out in Appendix 2 below. The Registry shall be entitled to modify these criteria at its sole discretion, without any prior notification. These new criteria entering into force following publication on the Registry Web Site unless stated otherwise in the Eligibility Requirements.

3.2. If and when the Registry will allow third parties other than the Registry to register Domain Names, it will develop and publish further practical details on such launch

3.3. The Registry shall be entitled, at its sole discretion, to reject, revoke, temporarily or permanently suspend, delete or cancel at any time any Application or resulting Domain Name Registration if it appears that the Applicant did not fulfil the requirements set out in the Policies at the time of receipt of the corresponding Application by the Registry. This includes, without limitation, situations where the Registry receives a notice given by a government or judicial body, indicating that said Application, Domain Name Registration or the content provided thereunder is considered defamatory, contrary to public order or morality or otherwise not allowed under applicable law. The Registry is also entitled to do so if it is of the opinion that the Applicant and/or Registrant does not meet all of the Eligibility Requirements in force at that time and such non-compliance could directly or indirectly damage, impair or disrupt the reputation and/or activities of the Registry, the integrity of the JPMORGAN brand and/or any of the Registry's trademarks.

3.4. The Registry shall at all times be entitled to determine at its sole discretion the name servers for each Domain Name, and the services associated therewith. Whenever parties other than the Registry will be entitled to register Domain Names in the .JPMORGAN TLD or obtain the delegation of certain roles and responsibilities with respect to such Domain Names (as indicated in the additional Contacts associated with such Domain Names), the Registry will develop a policy as regards the name servers and services associated with such Domain Names.

The Registry shall at all times be entitled to define and introduce a verification process in order to confirm that the Application and/or Domain Name Registration has actually been made by a party meeting the Eligibility Requirements in force during the respective Phases.

CHAPTER 2. The .JPMORGAN Launch Process

Article 4. Purpose and principles

4.1. These Policies contain the terms and conditions under which the Registry, Applicants and Registrants who meet the Eligibility Requirements are provided with the opportunity to reserve, apply for, register and delegate Domain Names in the .JPMORGAN TLD.

4.2. At any time following the entry into force of the Registry Agreement, the Registry may reserve, register and delegate any of the Domain Names contained in Annex 1 for its own use. The Registry may change such Annex 1 at any point in time and at its sole discretion.

4.3. Any and all Applications or Domain Name Registration requests must be submitted to the Registry's Shared Registration System through an Accredited Registrar, who acts on behalf of the Applicant or Registrant, but for its own account.

4.4. However, the Registry will only effectuate a Domain Name Registration insofar and to the extent that:

- the Registrant meets the Eligibility Requirements;
- the Domain Name meets all the criteria set out in these Policies;
- the Domain Name is available; and
- the Domain Name is not prohibited by ICANN

4.5. Any Application submitted during the Pre-Launch phase, the Sunrise Process, the Trademark Claims Period or General Availability must meet the relevant terms and conditions as set out in these Policies. All conditions that are not indicated to relate to a specific phase or process (such as, but not limited to, the Eligibility Requirements) apply to all Applications and/or Domain Name Registrations.

4.6 Furthermore, if the Registry is informed of the fact that a third party holds an Eligible Trademark to a Domain Name, the Registry shall be entitled to suspend or to cancel such Domain Name Registration at its sole discretion, at least until sufficient safeguards, representations and warranties have been obtained from the Registrant and the parties who have directly or indirectly initiated such trademark claim.

Article 5. The .JPMORGAN Pre-Launch Phase

During the Pre-Launch Phase, the Registry is the only party entitled to register Domain Names in the .JPMORGAN TLD. During this Phase, the Registry shall only register and use Registry Reserved Names.

Article 6. Processing of Applications; Exchange of Information

All Applications shall be submitted to and Domain Name Registrations maintained with the Registry by an Accredited Registrar.

Considering the fact that the Registry's Shared Registration System is the one and only authoritative database for Domain Names registered in the .JPMORGAN TLD, neither the Registry nor the Trademark Clearinghouse Operator shall be entitled to amend or cancel Applications or Application Data, unless such Application Data has been processed through the Trademark Clearinghouse.

Supplementary information may be requested via email or other communication media as appropriate. Under normal circumstances, the Accredited Registrar is responsible for all Applications submitted as specified in the Registry-Registrar Agreement. Assistive notifications or requests for (additional) Documentary Evidence may, however, be sent to the Applicant directly by the Accredited Registrar.

CHAPTER 3. Domain Name Allocation

Article 7. Domain Name Allocation for Registry Reserved Names

The Registry shall determine at its sole discretion how and when the Domain Names mentioned on the list contained in Annex 1 hereto shall be registered and used.

Article 8. Domain Name Allocation during General Availability

The Registry shall effectuate such Domain Name Registration on a first-come, first-served basis, subject to the terms and conditions laid down herein. This entails that, in principle, the first complete and technically correct request to register a Domain Name submitted by an Accredited Registrar and received by the Shared Registry System will result in a Domain Name Registration.

CHAPTER 4. Dispute Resolution Policies

Article 9. Disputes relating to registered Domain Names

- 9.1. Every Registrant acknowledges and accepts:
 - that any proceedings concerning a Domain Name must be conducted before the Arbitration Center of the World Intellectual Property Organization (WIPO) in accordance with the UDRP, the Rules for UDRP and any relevant supplemental rules, as made available on <u>http://www.wipo.int/amc/en/domains/rules/</u> and/or the Rules for URS and any relevant supplemental rules, as made available on http://newgtlds.icann.org/en/applicants/urs; and
 - to participate in good faith in any Domain Name dispute initiated by a third party complainant under the UDRP against the Registrant in compliance therewith and with the Rules for UDRP and/or URS.

9.2. Unless agreed upon otherwise by the parties to a Domain Name Dispute or otherwise stated in the agreement between the Registrant and its Registrar, the language of the proceedings shall be the language of that agreement.

Article 10. Eligibility Reconsideration Proceedings

10.1. If, after an *ex officio* review by the Registry and/or following submission of a complaint to the Disputes Point of Contact, the Registry determines that the Registrant or Domain Name Registration in question did not meet the Eligibility Requirements, the Registry will notify the Registrant of such failure to meet the Eligibility Requirements.

10.2. The Registrant has ten (10) working days following the notification referred to in Article 13.1 in order to ensure that it is in compliance with the Eligibility Requirements.

10.3. If the Registrant is not in compliance with these requirements within this timeframe, the Registry will be entitled to suspend and/or delete the respective Domain Name(s) of the Registrant with no refund of any fees or any other liability to the Registrant.

10.4. No Applicant and/or Registrant shall be entitled to any form of compensation, damages or refund as a result of a decision by the Registry to suspend or delete a Domain Name, and/or following the implementation of such decision.

CHAPTER 5. General Provisions

Article 11. Domain Name Syntax Requirements; Domain Name Specifications; Reserved Names; Registry Reserved Names

- 11.1. Every Domain Name must meet the following technical and syntax requirements:
 - the A-label must consist exclusively of the letters A-Z (case insensitive), the numbers 0-9 and the hyphen ("-"), subject to the restrictions set out below;
 - the Domain Name cannot begin or end with a hyphen ("-");
 - underlined characters are not allowed;
 - the Domain Name cannot exceed 63 characters (excluding the TLD);
 - the Domain Name must have a minimum length of 1 character.

11.2. The Registry reserves the right to make Domain Names available that deviate from the above syntax requirements at any point in time, under additional or supplemental rules and policies.

11.3. Domain Names that are identical to Reserved Names will be unavailable at the time of delegation of the .JPMORGAN TLD; however, the Registry reserves the right to allocate to and register a Domain Name mentioned on the list of Reserved Names in the name of a party indicated by the Registry (or itself).

11.4. Geographic Domain Names will be exclusively registered in the name of the Registry, unless agreed upon otherwise with the authority competent for giving its consent in accordance with Specification 5 of the Registry Agreement. Where consents are required prior to the registration and use of a Geographic Domain Name referred to and in accordance with Specification 5 of the Registry Agreement, the Applicant will obtain such consents before actually registering, delegating and using these Domain Names.

Article 12. Term of Registration

12.1. When registering a Domain Name, the Applicant / Registrant must select the number of years for which the Domain Name is registered (e.g., 1-10). The Term shall commence on the date of registration or renewal of the Domain Name, and shall expire on the same day of the month within which the Domain Name was registered.

12.2. The Registry is under no obligation to inform the Registrant in advance when the Term is about to expire.

12.3. The Registry may terminate any Registered Domain Name at any time and for any reason, without the Registrant being entitled to any compensation, refund or damages whatsoever.

Article 13. Amendments

13.1. The Registry may amend the provisions of this Policy from time to time, which amendments will take effect at the time they are published on the Registry Web Site (or any other timeframe indicated therein), without prior notice to Accredited Registrars, Registrants and/or Applicants. The Registry may furthermore issue interpretative guidelines on the Registry Web Site regarding the terms and provisions of this Policy.

Article 14. Liability

14.1. To the extent allowed under governing law, the Registry shall only be liable in cases where wilful misconduct or gross negligence is proven. In no event shall the Registry be held liable for any indirect, consequential or incidental damages or loss of profits, whether contractual, based on tort (including negligence) or otherwise arising, resulting from or related to the submission of an Application, the registration or use of a Domain Name or to the use of the Shared Registry System or Registry Web Site, even if they have been advised of the possibility of such loss or damages, including but not limited to decisions taken by the Registry to register, not to register, suspend or cancel the registration or delegation of a Domain Name on the basis of the findings of or information provided by the Trademark Clearinghouse Operator, or upon receipt of a written instruction given by a government or judicial body, as well as the consequences of those decisions.

14.2. Applicants and Registrants shall hold the Registry harmless from claims filed or disputes initiated by third parties, and shall compensate the Registry for any costs or expenses incurred or damages for which they may be held liable as a result of third parties taking action against it on the grounds that the Applications for or the registration or use of the Domain Name by the Applicant infringes the rights of a third party, or is deemed contrary to morality, public order or unlawful under applicable laws.

14.3. For the purposes of this Article, the term "Registry" shall also refer to its shareholders, subsidiaries, members, subcontractors, agents and employees.

14.4. The Registry are not a party to the agreement between an Accredited Registrar and its Applicants, its Registrants or any party acting in the name and/or on behalf of such Applicants or Registrants.

Article 15. Representations and Warranties

15.1. Any Applicant, any party submitting a Domain Name Registration request and any Registrant represents and warrants that:

 to its knowledge, the registration of the Domain Name mentioned in the Application or Domain Name Registration request will not infringe upon or otherwise violate the rights of any third party;

- it is not submitting the Application or Domain Name Registration request and, upon registration, will not use the Domain Name for an unlawful purpose, contrary to public policy or morality, for offensive purposes, to mislead the public and/or contrary to good and fair business practices; and
- it will not knowingly use the Domain Name in violation of any applicable laws or regulations, including third party interests; and
- it will keep the WHOIS information related to the Domain Name accurate and up-to-date at all times, both with its Accredited Registrar and the Registry.

15.2. When submitting Applications to the Registry, or when effectuating a Domain Name Registration, the Accredited Registrar will ensure that the Applicant represents and warrants that:

- the Application, *c.q.* the Domain Name Registration contains true, accurate and up-todate information and is made in good faith, for a lawful purpose and does not infringe the rights of any third party;
- it shall participate in good faith in any proceedings described in these Policies commenced by or against the Applicant; and
- the Domain Name is not defamatory, contrary to public order or morality or unlawful under applicable laws and regulations and that it shall respect and preserve the integrity and the exclusive character of the Registry and the JPMORGAN brand, and any and all (intellectual property) rights associated therewith.

15.3. The Accredited Registrar must ensure that Applicants and Registrants expressly acknowledge and accept that the Registry shall be entitled (but not obliged) to reject an Application or to delete or transfer a Domain Name Registration:

- that does not contain complete and accurate information as described in these Policies, or is not in compliance with any other provision of these Policies; or
- to protect the integrity and stability of the Shared Registry System, and/or the operation and/or management of the .JPMORGAN TLD; or
- in order to comply with applicable laws and regulations, and/or any decision by a competent court or administrative authority and/or any dispute resolution service provider the Registry may retain to oversee the arbitration and mediation of disputes; and/or any other applicable laws, regulations, policies or decrees; or
- to avoid any liability on behalf of the Registry, including their respective affiliates, directors, officers, employees, subcontractors and/or agents.

15.4. The Registry shall be entitled to suspend or revoke any Domain Name in case of noncompliance or violation of these Policies, and in particular these representations and warranties.

Article 16. Notices

All notices (to be) given by the Registry hereunder shall be given in writing at the email address of the Registrant, as provided to the Registry in the Application and/or Domain Name Registration. All notices to be given to the Registry shall be deemed to have been properly given (i) in paper form, when delivered in person or via courier service with confirmation of receipt and/or (ii) by electronic mail, upon confirmation of receipt by the Registry's email server (**Registry's email address to be included**).

Article 17. Assignment

Unless expressly provided for otherwise herein, neither party may assign any right or obligation hereunder without the written consent of the Registry. These Policies shall be binding upon and inure to the benefit of the parties' respective successors and assigns.

Article 18. Severability

If any provision of these Policies or any amendments thereto is held to be illegal, invalid, or otherwise unenforceable, such provision will be enforced to the extent possible consistent with the stated intention of the Registry to maintain a safe and secure registry operation, or, if incapable of such enforcement, will be deemed to be severed and deleted from these Policies, while the remainder of these Policies will continue in full force and effect.

Article 19. Waiver

No waiver of any right under these Policies shall be deemed effective unless contained in writing and signed by the party charged with such waiver, and no waiver of any right shall be deemed to be a waiver of any future right or any other right arising under these Policies. All rights, remedies, undertakings, obligations and agreements contained in this Agreement shall be cumulative and none of them shall be a limitation of any other remedy, right, undertaking, obligation or agreement.

Article 20. Compliance with Law

Neither party subject to these Policies will undertake, cause or permit to be undertaken, any conduct or activity which is illegal under any laws, decrees, rules or regulations, or would have the effect of causing another party to be in violation thereof in the execution of the terms and conditions set out herein.

Article 21. Language

All communications, notices, designations and specifications made under this Agreement shall be in the English language.

Article 22. Applicable Law; Jurisdiction

These Policies, as amended from time to time, will be governed by the laws of the state of New York in the United States.

CHAPTER 6. Annexes

Annex 1: Registry Reserved Names

The following Domain Names will be registered in the name of the Registry, for the operation and/or promotion of the .JPMORGAN gTLD, and to provide for specific platforms, pages, and services under the .JPMORGAN gTLD:

nic.jpmorgan

<Registry reserves the right to update list as it deems necessary>

Annex 2: Eligibility Requirements and Criteria

All domain name registrations in the .JPMORGAN TLD will be registered to, and maintained by, Registry Operator for its own exclusive use.