

TERMS AND CONDITIONS

By submitting payment to RF Mogul, Inc. ("RF Mogul"), you ("Customer") agree to be bound by the terms and conditions listed below. You and RF Mogul agree that the following terms and conditions are the exclusive terms governing the sales transaction between Customer and RF Mogul. Any attempt to alter, supplement, modify or amend these terms and conditions by the Customer will be considered a material alteration of this agreement and, therefore, are null and void. In addition, these terms and conditions are subject to change at any time, without prior written notice.

Customer agrees to honor all credit card charges for products or services provided by RF Mogul. Customer agrees that any disputed charge, request for chargeback or adjustment, will first be reported to RF Mogul. RF Mogul will have 10 business days to resolve the dispute with the Customer. Customer has 30 days to dispute, or request a chargeback, any credit card charge. Customer's failure to dispute the charge, or request a chargeback, 30 days after payment constitutes a waiver of any right to chargeback the payment.

Customer hereby authorizes RF Mogul to charge its credit card for any and all purchases.

GOVERNING LAW:

All transactions involving the credit extended under this agreement shall be governed by the laws of the state of Utah, which are expressly adopted to control all transactions under this agreement.