

American Life Insurance Company Lebanon branch “MetLife” having its registered office: Beirut,
Company Registration number: 3623

Terms and conditions using MetLife's ISMet Information System

(issued on 01.09.2023)

1. These MetLife ISMet Terms of Use (the "Terms") are an agreement between MetLife and you as a user. They relate to the ISMet Information System (hereinafter referred to as the "Information System"). The terms and conditions also apply to all updates and additions to the Information System. Please read them carefully before logging into the Information System.
2. By logging into the Information System, you confirm that you agree with these conditions
3. MetLife, as the Operator of the Information System, grants the authorized user ("User") consent to use the Information System in accordance with these terms.
4. Only a User who has been assigned an access name and password ("login data") may use the Information System. Only one User can use the Information System for one access name and password. Sharing a name and password may result in loss of stored data (including projections and designs) and/or denial of access to the Information System for a specific User. The User may not allow the use of the Information System by a third party.
5. The User may use the Information System solely for the purpose of financial intermediation in the field of insurance of natural and legal persons for the sale of MetLife products. The User undertakes to use the Information System in accordance with good morals and to comply with the provisions of the relevant legal regulations.
6. The User may use the off-line version of the Information System only for a defined period of time (indicatively 7 days, the exact period of use of the off-line version is displayed by the Information System after logging in). After this time, the off-line version of the Information System will be disabled and the User must log in again in the online version to reactivate the off-line version of the Information System. See the manual for more details.

7. The User is aware that the data stored in the off-line version of the Information System may be irretrievably lost, for example in the event of password expiration and/or change. The User is solely responsible for the timely and regular synchronization of data with the on-line version of the Information System. The User will be informed about facts that may lead to loss of data stored in the off-line version of the Information System. See the manual for more details.
8. The User acknowledges that he is not authorized to use the Information System and obtain data used by this Information System other than in the manner described in these terms and conditions and in the manual. In particular, the User may not perform reverse translation of the Information System code, analyze this code in any form and modify any parts of the Information System.
9. The User is aware that he is not authorized to make any interventions to the Information System. Unauthorized interference with the Information System may result in loss of stored data (projections and designs) and/or denial of access to the Information System for a specific User.
10. The use of the Information System is free of charge.
11. The Information System does not contain any personal data before the User's first login. No personal data is required for illustration calculation.
12. MetLife reserves the right to refuse any damages that may have arisen in connection with the use of the Information System.
13. The User is obliged to prevent unauthorized use of the Information System by his behavior, in particular by protecting login data and not providing them to third parties.
14. The User undertakes not to use the Information System on untrusted devices, on devices on which malicious codes are installed and on devices that are shared by a large number of users - for example, computers in Internet cafes, computers in publicly accessible places, etc.
15. The Information System uses "cookies" for proper functioning and for other purposes, such as statistical evaluation of access. By logging into the Information System, the User agrees with this.
16. The Information System uses the Google reCaptcha component to protect access. By logging into the Information System, the User agrees with this. By logging in, he acknowledges that his personal data (to the extent defined by Google) will be processed by Google to verify that he is a physical User and not a robot, and this processing is in the interest of increasing the security of the Information

System. The length and method of processing are indicated in the processing information provided directly on the Google reCaptcha component.

17. These Terms and Conditions are governed by the laws of Lebanon. These terms have been approved by the Operator and are effective from the date of issue. The Operator reserves the right to change these conditions at any time.