TERMS OF USE

Terms of Service

OVERVIEW

This website is operated by FX28LIVE. Throughout the site, the terms "we", "us" and "our" refer to FX28LIVE. FX28LIVE offers this website, including all information, tools, and services available from this site to you, the user, conditioned upon your acceptance of all terms, conditions, policies and notices stated here.es referenced herein and/or available by hyperlink. These Terms of Service apply to all users of the site, including w

By visiting our site and/ or purchasing something from us, you engage in our "Service" and agree to be bound by the following terms and conditions ("Terms of Service", "Terms"), including those additional terms and conditions and policiithout limitation users who are browsers, vendors, customers, merchants, and/ or contributors of content.

Please read these Terms of Service carefully before accessing or using our website. By accessing or using any part of the site, you agree to be bound by these Terms of Service. If you do not agree to all the terms and conditions of this agreement, then you may not access the website or use any services. If these Terms of Service are considered an offer, acceptance is expressly limited to these Terms of Service.

Any new features or tools which are added to the current store shall also be subject to the Terms of Service. You can review the most current version of the Terms of Service at any time on this page. We reserve the right to update, change or replace any part of these Terms of Service by posting updates and/or changes to our website. It is your responsibility to check this page periodically for changes. Your continued use of or access to the website following the posting of any changes constitutes acceptance of those changes.

Our store is hosted on Word Press and WooCommerce. They provide us with the online e-commerce platform that allows us to sell our products and services to you.

SECTION 1 - ONLINE STORE TERMS

By agreeing to these Terms of Service, you represent that you are at least the age of majority in your state or province of residence, or that you are the age of majority in your state or province of residence and you have given us your consent to allow any of your minor dependents to use this site.

You may not use our products for any illegal or unauthorized purpose nor may you, in the use of the Service, violate any laws in your jurisdiction (including but not limited to copyright laws).

You must not transmit any worms or viruses or any code of a destructive nature.

A breach or violation of any of the Terms will result in an immediate termination of your Services.

SECTION 2 – GENERAL CONDITIONS

We reserve the right to refuse service to anyone for any reason at any time.

You understand that your content (not including credit card information), may be transferred unencrypted and involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices. Credit card information is always encrypted during transfer over networks.

You agree not to reproduce, duplicate, copy, sell, resell or exploit any portion of the Service, use of the Service, or access to the Service or any contact on the website through which the service is provided, without express written permission by us.

The headings used in this agreement are included for convenience only and will not limit or otherwise affect these Terms.

SECTION 3 – ACCURACY, COMPLETENESS AND TIMELINESS OF INFORMATION

We are not responsible if information made available on this site is not accurate, complete, or current. The material on this site is provided for general information only and should not be relied upon or used as the sole basis for making decisions without consulting primary, more accurate, more complete, or more timely sources of information. Any reliance on the material on this site is at your own risk.

This site may contain certain historical information. Historical information, necessarily, is not current and is provided for your reference only. We reserve the right to modify the contents of this site at any time, but we have no obligation to update any information on our site. You agree that it is your responsibility to monitor changes to our site.

SECTION 4 – MODIFICATIONS TO THE SERVICE AND PRICES

Prices for our products are subject to change without notice.

We reserve the right at any time to modify or discontinue the Service (or any part or content thereof) without notice at any time.

We shall not be liable to you or to any third-party for any modification, price change, suspension, or discontinuance of the Service.

SECTION 5 - PRODUCTS OR SERVICES (if applicable)

Certain products or services may be available exclusively online through the website. These products or services may have limited quantities and are subject to return or exchange only according to our Return Policy.

We have made every effort to display as accurately as possible the colours and images of our products that appear at the store. We cannot guarantee that your computer monitor's display of any colour will be accurate.

We reserve the right, but are not obligated, to limit the sales of our products or Services to any person, geographic region, or jurisdiction. We may exercise this right on a case-by-case basis. We reserve the right to limit the quantities of any products or services that we offer. All descriptions of products or product pricing are subject to change at any time without notice, at the sole discretion of us. We reserve the right to discontinue any product at any time. Any offer for any product or service made on this site is void where prohibited.

We do not warrant that the quality of any products, services, information, or other material purchased or obtained by you will meet your expectations, or that any errors in the Service will be corrected.

SECTION 6 - ACCURACY OF BILLING AND ACCOUNT INFORMATION

We reserve the right to refuse any order you place with us. We may, in our sole discretion, limit or cancel quantities purchased per person, per household or per order. These restrictions may include orders placed by or under the same customer account, the same credit card, and/or orders that use the same billing and/or shipping address. In the event that we make a change to or cancel an order, we may attempt to notify you by contacting the e-mail and/or billing address/phone number provided at the time the order was made. We reserve the right to limit or prohibit orders that, in our sole judgment, appear to be placed by dealers, resellers or distributors.

You agree to provide current, complete, and accurate purchase and account information for all purchases made at our store. You agree to promptly update your account and other information, including your email address and credit card numbers and expiration dates, so that we can complete your transactions and contact you as needed.

For more detail, please review our Returns Policy.

SECTION 7 – OPTIONAL TOOLS

We may provide you with access to third-party tools over which we neither monitor nor have any control nor input.

You acknowledge and agree that we provide access to such tools" as is" and "as available" without any warranties, representations, or conditions of any kind and without any endorsement. We shall have no liability whatsoever arising from or relating to your use of optional third-party tools.

Any use by you of optional tools offered through the site is entirely at your own risk and discretion and you should ensure that you are familiar with and approve of the terms on which tools are provided by the relevant third-party provider(s).

We may also, in the future, offer new services and/or features through the website (including, the release of new tools and resources). Such new features and/or services shall also be subject to these Terms of Service.

SECTION 8 - THIRD-PARTY LINKS

Certain content, products, and services available via our Service may include materials from third parties.

Third-party links on this site may direct you to third-party websites that are not affiliated with us. We are not responsible for examining or evaluating the content or accuracy and we do not warrant and will not have any liability or responsibility for any third-party materials or websites, or for any other materials, products, or services of third-parties.

We are not liable for any harm or damages related to the purchase or use of goods, services, resources, content, or any other transactions made in connection with any third-party websites. Please review carefully the third-party's policies and practices and make sure you understand them before you engage in any transaction. Complaints, claims, concerns, or questions regarding third-party products should be directed to the third-party.

SECTION 9 – USER COMMENTS, FEEDBACK AND OTHER SUBMISSIONS

If, at our request, you send certain specific submissions (for example contest entries) or without a request from us you send creative ideas, suggestions, proposals, plans, or other materials, whether online, by email, by postal mail, or otherwise (collectively, 'comments'), you agree that we may, at any time, without restriction, edit, copy, publish, distribute, translate and otherwise use in any medium any comments that you forward to us. We are and shall be under no obligation (1) to maintain any comments in confidence; (2) to pay compensation for any comments; or (3) to respond to any comments.

We may, but have no obligation to, monitor, edit or remove content that we determine in our sole discretion are unlawful, offensive, threatening, libellous, defamatory, pornographic, obscene, or otherwise objectionable or violates any party's intellectual property or these Terms of Service.

You agree that your comments will not violate any right of any third-party, including copyright, trademark, privacy, personality or other personal or proprietary right. You further agree that your comments will not contain libellous or otherwise unlawful, abusive, or obscene material, or contain any computer virus or other malware that could in any way affect the operation of the Service or any related website. You may not use a false e-mail address, pretend to be someone other than yourself, or otherwise mislead us or third parties as to the origin of any comments. You are solely responsible for any comments you make and their accuracy. We take no responsibility and assume no liability for any comments posted by you or any third-party.

SECTION 10 - PERSONAL INFORMATION

Your submission of personal information through the store is governed by our Privacy Policy. To view our Privacy Policy.

SECTION 11 – ERRORS, INACCURACIES AND OMISSIONS

Occasionally there may be information on our site or in the Service that contains typographical errors, inaccuracies or omissions that may relate to product descriptions, pricing, promotions, offers, product shipping charges, transit times and availability. We reserve the right to correct any errors, inaccuracies or omissions, and to change or update information or cancel orders if any information in the Service or on any related website is inaccurate at any time without prior notice (including after you have submitted your order).

We undertake no obligation to update, amend or clarify information in the Service or on any related website, including without limitation, pricing information, except as required by law. No specified update or refresh date applied in the Service or on any related website, should be taken to indicate that all information in the Service or on any related website has been modified or updated.

SECTION 12 – PROHIBITED USES

In addition to other prohibitions as set forth in the Terms of Service, you are prohibited from using the site or its content: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful acts; (c) to violate any international, federal, provincial or state regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) to submit false or misleading information; (g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or

operation of the Service or of any related website, other websites, or the Internet; (h) to collect or track the personal information of others; (i) to spam, phish, pharm, pretext, spider, crawl, or scrape; (j) for any obscene or immoral purpose; or (k) to interfere with or circumvent the security features of the Service or any related website, other websites, or the Internet. We reserve the right to terminate your use of the Service or any related website for violating any of the prohibited uses.

SECTION 13 – DISCLAIMER OF WARRANTIES; LIMITATION OF LIABILITY

We do not guarantee, represent, or warrant that your use of our service will be uninterrupted, timely, secure, or error-free.

We do not warrant that the results that may be obtained from the use of the service will be accurate or reliable.

You agree that from time to time we may remove the service for indefinite periods of time or cancel the service at any time, without notice to you.

You expressly agree that your use of, or inability to use, the service is at your sole risk. The service and all products and services delivered to you through the service are (except as expressly stated by us) provided 'as is' and 'as available' for your use, without any representation, warranties or conditions of any kind, either express or implied, including all implied warranties or conditions of merchantability, merchantable quality, fitness for a particular purpose, durability, title, and non-infringement.

In no case shall FX28LIVE, our directors, officers, employees, affiliates, agents, contractors, interns, suppliers, service providers or licensors be liable for any injury, loss, claim, or any direct, indirect, incidental, punitive, special, or consequential damages of any kind, including, without limitation lost profits, lost revenue, lost savings, loss of data, replacement costs, or any similar damages, whether based in contract, tort (including negligence), strict liability or otherwise, arising from your use of any of the service or any products procured using the service, or for any other claim related in any way to your use of the service or any product, including, but not limited to, any errors or omissions in any content, or any loss or damage of any kind incurred as a result of the use of the service or any content (or product) posted, transmitted, or otherwise made available via the service, even if advised of their possibility. Because some states or jurisdictions do not allow the exclusion or the limitation of liability for consequential or incidental damages, in such states or jurisdictions, our liability shall be limited to the maximum extent permitted by law.

SECTION 14 - INDEMNIFICATION

You agree to indemnify, defend and hold harmless FX28LIVE and our parent, subsidiaries, affiliates, partners, officers, directors, agents, contractors, licensors, service providers, subcontractors, suppliers, interns and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third-party due to or arising out of your breach of these Terms of Service or the documents they incorporate by reference, or your violation of any law or the rights of a third-party.

SECTION 15 – SEVERABILITY

In the event that any provision of these Terms of Service is determined to be unlawful, void or unenforceable, such provision shall nonetheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from these Terms of

Service, such determination shall not affect the validity and enforceability of any other remaining provisions.

SECTION 16 - TERMINATION

The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of this agreement for all purposes.

These Terms of Service are effective unless and until terminated by either you or us. You may terminate these Terms of Service at any time by notifying us that you no longer wish to use our Services, or when you cease using our site.

If in our sole judgment you fail, or we suspect that you have failed, to comply with any term or provision of these Terms of Service, we also may terminate this agreement at any time without notice and you will remain liable for all amounts due up to and including the date of termination; and/or accordingly may deny you access to our Services (or any part thereof).

SECTION 17 – ENTIRE AGREEMENT

The failure of us to exercise or enforce any right or provision of these Terms of Service shall not constitute a waiver of such right or provision.

These Terms of Service and any policies or operating rules posted by us on this site or in respect to The Service constitutes the entire agreement and understanding between you and us and govern your use of the Service, superseding any prior or contemporaneous agreements, communications and proposals, whether oral or written, between you and us (including, but not limited to, any prior versions of the Terms of Service).

Any ambiguities in the interpretation of these Terms of Service shall not be construed against the drafting party.

SECTION 18 – GOVERNING LAW

These Terms of Service and any separate agreements whereby we provide you Services shall be governed by and construed in accordance with the laws of the State of New south Wales, Australia.

SECTION 19 - CHANGES TO TERMS OF SERVICE

You can review the most current version of the Terms of Service at any time at this page.

We reserve the right, at our sole discretion, to update, change or replace any part of these Terms of Service by posting updates and changes to our website. It is your responsibility to check our website periodically for changes. Your continued use of or access to our website or the Service following the posting of any changes to these Terms of Service constitutes acceptance of those changes.

SECTION 20-

FX28LIVE SIGNALS IS NEITHER A SUBSIDIARY OF, AFFILIATED WITH, NOR OTHERWISE ASSOCIATED WITH ANY BROKER. WE'RE NOT PARTNERED WITH ANY FOREX BROKER IN NO WAY, SHAPE, OR FORM.

FX28LIVE is a trade signal service. You understand that none of the signals that we issue constitutes a recommendation that any particular trade is suitable for any specific person. You further

understand that none of the creators of our signals, will advise you personally concerning the nature, potential, value, or suitability of any particular trade or other matter. Accordingly, do not attempt to contact them seeking personalized trading advice, which they cannot provide. To the extent that any signal issued may be deemed to be investment advice, such information is impersonal and not tailored to the investment needs of any specific person.

You understand that the signals issued reflect the opinions of our market analyst's members. Trading in securities (including, without limitation, options, futures, stocks, ETFs, and bonds) involves risk and volatility. Past results are not necessarily indicative of future performance.

By becoming a member (referred to as "Subscriber") to our Service, you are confirming that you have read and agree to all of the terms and conditions contained herein, which govern your use of this website and your relationship with fx28live.com.au. If you do not agree to these terms and conditions, do not use this service. We may change the terms and conditions from time to time and at any time without notice to you, by posting such changes on this website. By using this service following any modifications to these terms and conditions, you agree to be bound by any such modifications to these terms and conditions.

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Limitation of Liability:

Without limitation, fx28live.com.au shall not be responsible or liable for any loss or damages related to, either directly or indirectly, (1) any losses incurred by the execution of any trades; (2) any Subscriber's inability to use or any delay in accessing the website or any other source of material provided by our team; (3) any absence of material on the website; (4) fx28live.com.au failure to deliver or delay in delivering any material; or (5) any kind of error in transmission of material. fx28live.com.au and Subscriber acknowledge that, without limitation, the above-enumerated conditions cannot be the probable result of any breach of this agreement between fx28live.com.au and Subscriber.

Terms of Service

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actually reviewed them. At the bottom of this page, we will notify you of the date these Terms and Conditions were last updated.

Entering the Site will constitute your acceptance of these Terms and Conditions. If you do not agree to abide by these terms, please do not enter the Site.

APPLICABLE LAW

No matter which country or territory you access the Site from, you agree that English law will govern these Terms and Conditions and that any dispute of any sort that might arise between you and the Site or its affiliates and subsidiaries shall be subject to the exclusive jurisdiction of the courts of Australia and the State of New South Wales.

CANCELLATION

Cancellations are not necessary as a membership will expire without a renewal date. Renewal of service is done upon request.

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Under no circumstances shall the Site or its Associates be liable for any direct, indirect, incidental, special, or consequential damages that result from the use of or inability to use the Site, including but not limited to reliance by a user on any information obtained at the Site, or that result from mistakes, omissions, interruptions, deletion of files or email, errors, defects, viruses, delays in operation or transmission, or any failure of performance, whether or not resulting from acts of God, communications failure, theft, destruction or unauthorized access to the Site records, programs or services. The foregoing limitation of liability shall apply whether in an action at law, including but not limited to contract, negligence, or other tortious action; or an action in equity, even if an authorized representative of fx28live.com.au has been advised of or should have knowledge of the possibility of such damages. You hereby acknowledge that this paragraph shall apply to all Content, merchandise, and services available through the Site. Because some states do not allow the exclusion or limitation of liability for consequential or incidental damages, in such states liability is limited to the fullest extent permitted by law.

DISCRIMINATION

We do not discriminate on the basis of age, race, national origin, gender, sexual orientation, or religion.

EXPORT

The State of New South Wales export control laws regulate the export and re-export of technology originating in Australia. This includes the electronic transmission of information and software to foreign countries and to certain foreign nationals. You agree to abide by these laws and their regulations.

LINKS

We are not responsible for the content of any sites that may be linked to or from the Site or any message board (referred to on the Site as the "forum") associated with us or the Site. These links are provided for your convenience only and you access them at your own risk. Unless otherwise noted, any other website accessed from the Site is independent from us, and we have no control over the content of that other website. In addition, a link to any other web site does not imply that we endorse or accept any responsibility for the content or use of such other website.

In no event shall any reference to any third party or third-party product or service be construed as our approval or endorsement of that third party or of any product or service provided by a third party.

ONLINE CONDUCT

You agree to use the Site only for lawful purposes. You are prohibited from posting on or transmitting through the Site any unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, sexually explicit, profane, hateful, racial, ethnic, or otherwise objectionable material of any kind, including but not limited to any material that is or that encourages fraudulent activity or encourages conduct that would constitute a criminal offense, give rise to civil liability, or otherwise violate any applicable local, state, federal, or international law. You agree not to harass, advocate harassment, or to engage in any conduct that is abusive to any person or entity. You are prohibited from sending or otherwise posting unauthorized commercial communications (such as spam)

through the Site. If we are notified of or suspect allegedly infringing, defamatory, damaging, illegal, or offensive User Content provided by you, we may (but without any obligation) investigate the allegation and determine in our sole discretion whether to remove or request the removal of such User Content from the Site. We may disclose any User Content or electronic communication of any kind (i) to satisfy any law, regulation, or government request; (ii) if such disclosure is necessary or appropriate to operate the Site; or (iii) to protect the rights or property of pipsalert.com, its Associates, our users and customers and/or you.

We reserve the right to prohibit conduct, communication, or Content that we deem in our sole discretion to be unlawful or harmful to you, the Site, Site users, our customers, or any rights of fx28live.com.au or any third party. Notwithstanding the foregoing, neither fx28live.com.au nor its Associates can ensure prompt removal of questionable Content after online posting. Accordingly, neither fx28live.com.au, nor its Associates assume any liability for any action or inaction with respect to conduct, communication, or Content on the Site.

REFUNDS

fx28live.com.au does not provide refunds. Contact our team for review and consideration.

SITE ACCESS

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SITE POLICIES, MODIFICATION AND SEVERABILITY

We reserve the right to make changes to the Site, policies, and these Terms and Conditions at any time. If any of these conditions shall be deemed invalid, void, or for any reason unenforceable, that condition shall be deemed severable and shall not affect the validity and enforceability of any remaining condition.

SPAM FREE POLICY

In an effort to maintain a spam free emailing program, this notice is to inform readers that we strictly adhere to anti-spam policies. WE WILL NOT, IN ANY CASE WHATSOEVER SELL YOUR EMAIL ADDRESS.

TERMINATION OF USAGE

We may terminate your access or suspend your right to access to all or part of the Site, without notice, for any conduct that we, in our sole discretion, believe is in violation of any applicable law, is in breach of these Terms and Conditions or is harmful to the interests of other users, Associates, or us. In addition, we reserve the right to refuse an order from any customer in our sole discretion.

TRADEMARKS

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YOUR ACCOUNT

If you use the Site, you are responsible for maintaining the confidentiality of the information of your account and the corresponding password and for restricting access to your computer. You agree to accept responsibility for all activities that occur from your account. We reserve the right to refuse service, terminate accounts and to remove or edit content submitted by you to your account.

YOUR CONSENT FOR NOTICES WE SEND YOU

You agree that we have the right to send you certain information in connection with the Site. We may send you this and any other information in electronic form to the email address you specified when you created an account through the Site. You may have the right to withdraw this consent under applicable law, but if you do, we may cancel your rights to the Site. Notices provided to you via email will be deemed given and received on the transmission date of the email. As long as you access and use the Site, you agree that you will have, or have access to, the necessary software and hardware to receive such notices. If you do not consent to receive any notices electronically, you agree to stop using or accessing the Site.

YOUR USER CONTENT POSTED ON THE SITE

For any information, data, software, photographs, graphs, videos, typefaces, graphics, music, sounds, and other material (collectively "User Content"), sent, transmitted, or uploaded by you on the Site, you agree to grant (i) us and our respective contractors and business partners a non-exclusive, transferable, sub-licensable, royalty-free, fully paid up, worldwide license in perpetuity to use, copy, publicly perform, digitally perform, publicly display, and distribute such User Content and to prepare derivative works based on, or incorporate into other works, such User Content, with or without attribution; and (ii) subject to the restrictions set forth in these Terms and Conditions, all users an irrevocable, perpetual, non-exclusive, royalty-free license and right to use such User Content for each user's personal, non-commercial use. You understand that all your User Content may be visible to, sent to, and viewed by all other users of the Site, and you expressly waive any privacy rights you may otherwise have to your User Content. You agree to allow us, if we elect in our sole discretion, to email your User Content to other users.

You are solely responsible for your User Content and for the resolution of any disputes that arise between you and any other entity or individual because of your User Content. You agree not to post, upload, or transmit any User Content that violates the intellectual property rights of any third party including: copyright, patent, trademark, trade secret, publicity or privacy rights, or any other proprietary right of any party. You understand and agree that we do not monitor but reserve the right to review and delete any User Content for any or no reason, including but not limited to User Content that, in our sole discretion, (i) violates these Terms and Conditions, (ii) is offensive or illegal,

or (iii) may harm, violate the rights of or threaten the safety of any User and/or any other individual or entity.

Risk Disclaimer

Trading in any financial market involves substantial risk of loss and is not suitable for all investors. Any style of trading in any market condition is extremely risky and can result in substantial financial losses in a very short period of time. There is considerable exposure to risk in any transaction including but not limited to, the potential for changing political and/or economic conditions that may substantially affect the price or liquidity of a trade.

Trading is a challenging and potentially profitable opportunity for those who are educated and experienced in trading. Before deciding to participate in the markets, you should carefully consider your objectives, level of experience and risk appetite. Most importantly, do not invest money you cannot afford to lose. Objective, experience, risk of loss, leverage, creditworthiness, limited regulatory protection, market volatility that may substantially affect the price or liquidity of a trade, communication failure, etc. could put you at risk for the loss of some or all of your capital and/or assets. The possibility exists that you could sustain a total loss of initial margin funds and be required to deposit additional funds to maintain your position.

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Privacy Policy

Your privacy is important, so we have created the following Privacy Policy to let you know what information we collect when you visit our website, why we collect it, and how it is used. This Privacy Policy also addresses our data security practices, the options you have to access and control any personally identifiable information you provide to us, and other matters. To the extent there is a conflict between the terms of the Privacy Policy and the Terms and Conditions, the Terms and Conditions shall govern. We may periodically make changes to this Privacy Policy which will be included on this page. It is your responsibility to review this Privacy Policy frequently and remain informed about any changes to it, so we encourage you to visit this page often. By using the Site, you agree to this Privacy Policy. This is our entire and exclusive Privacy Policy, and it supersedes any earlier version.

WHAT INFORMATION DO WE COLLECT FROM YOU AND WHY?

Your Email Address

To register for an account through the Site, we require you to supply us with your email address, or other information needed to contact you online. If you supply us with your email address, you may later access it, update it, modify it, and delete any inaccuracies by accessing your account. Please note, we generally keep a copy of your previous email address(es) for our records.

We use this information to facilitate and improve your use of the Site, to communicate with you, and to comply with any requirements of law. We also use this information to respond to any questions you might have. We do not sell and will not divulge your email address to third parties other than as specified in this Privacy Policy without your permission unless we are legally entitled to obliged to do so (for example, if required to do so by Court order or for the purposes of prevention of fraud or other crime).

Credit Card and Payment Information

All Deposits Via Credit Cards and Debit Cards are made via WooCommerce Payment Gateway. Our staff will never access any Sensitive information or use your credit card information without your consent.

Navigation and Clickstream Data

As you browse our Site, we may gather navigational and clickstream data that shows what pages are visited and how long various features are used. This information will not reveal your identity or be linked to you personally. We use this information to facilitate and improve your use of the Site; to comply with any requirements of law; to serve, or have a third party serve specialized or relevant advertising content and/or recommendations to you on the Site or on a third party's website; for internal purposes; and to determine any commissions due our Affiliates. This information may be disclosed only to our staff and to third parties involved in the analysis and support of your use of the Site. We may from time to time supply the owners or operators of third-party sites from which it is possible to link to our Site with information relating to the number of users linking to our Site from their sites. You cannot be identified from this information.

WHEN AND WHY WE MIGHT DISCLOSE YOUR PERSONAL INFORMATION

We may disclose your information to our staff and to third parties involved in the analysis and support of your use of the Site. We may disclose your information if necessary to protect our legal rights, if the information relates to actual or threatened harmful conduct, or we have good faith belief that such action is necessary to (1) conform to the requirements of law or comply with governmental orders, court orders, or legal process served on us or (2) to protect and defend our property or other rights, the users of the Site or the public. This includes exchanging information with other companies and organizations for fraud protection and credit risk protection. If we should ever file for bankruptcy, are part of a reorganization, sell our assets or merge with another company, we may sell the information you provide to us through the Site to a third party or share your personal information with the third party or company we merge with.

HOW DO WE PROTECT INFORMATION WE COLLECT?

We offer secure web pages to collect certain kinds of user information and we store certain kinds of data in encrypted form. We follow reasonable technical and management practices to help protect the confidentiality, security and integrity of data stored on our system. While no computer system is completely secure, we believe the measures implemented by our Site reduce the likelihood of security problems to a level appropriate to the type of data involved. Our servers use Secure Sockets Layer (SSL) and encryption technology with the objective that only we can read a customer's personal information. We employ physical, electronic, and procedural safeguards in connection with the collection, storage, and disclosure of any personal contact information.

HOW LONG DO WE KEEP USER INFORMATION?

We generally keep user data on our server or in our archives for as long as we reasonably need it (for instance for taxation or insurance purposes). We may alter this practice according to changing requirements. For example, we may delete some data if needed to free up storage space. We may keep other data for longer periods if the law requires it. In addition, information posted in a public forum could stay in the public domain indefinitely.

WHAT ARE COOKIES? WHY DO WE USE THEM?

Cookies are very tiny text files that are stored on your computer when you visit certain web pages that record your preferences. They cannot harm your computer and they do not contain any personal or private information. You can erase or block cookies from your computer if you want to (your help screen or manual should tell you how to do this), but the Site may not work correctly or at all if you set your browser not to accept cookies.

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This Site may contain links to third party websites. We are not responsible for the privacy practices or the content of such websites even if you access them using links from our Site. Your use of these third-party websites is entirely at your own risk and we recommend that you check the privacy and security policy of each site you visit. When you click on a third-party link, you are essentially taken to

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