



## Terms and Conditions of Use

**PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY USING THIS WEBSITE, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITONS.**

### General

These terms and conditions apply to your access to, and use of, this web site and do not alter in any way the terms or conditions of any other agreement you may have with Seminars International, Inc. for services or otherwise. We reserve the right to make changes to this website and the policies and conditions that govern the use of this website at any time without further notice. We encourage you to review this website and these terms and conditions for any updates or changes. Your use of this web site following any such change constitutes your agreement to follow and be bound by the terms as changed.

Seminars International is committed to protecting your privacy and providing you with a secure online experience. Through our privacy policy, Seminars International governs its data collection, usage and services. Below are more details about our policies for collecting, storing and managing the data we receive.

### Information we collect

Seminars International does not sell, transfer or disclose any personal information about its users to third party sources. This privacy policy discloses how we collect, protect and use information gathered about you on our website. Your use of the Seminars International website signifies your acceptance of this policy. We hope that this disclosure will help increase your confidence in our website and enhance your experience on our site.

### Statistical information about your visit

When you visit our site, we may collect statistics about your visit. This information is used to monitor statistics such as how many people visit our site, the user's IP address, which pages people visit, which domains our visitors use and the browsers people use most. These statistics are used to help us improve the performance of our website.

### Payment of Services

Financial information (credit card numbers, credit card expiration dates, billing address, etc.) is required for online payments. Customers must provide this financial information so that we can collect payment for certain services. Customers have the option of paying by credit card over the phone if they are not comfortable submitting their payment through our site. We delete customer financial information as soon as the credit card information has gone through.

By making a payment to Seminars International for our services, each group leader and participant implicitly and fully complies with the present general conditions as indicated on the Statement of Conditions for each group. Each Statement of Conditions lists the cancelation and refund policy, exclusions, management and responsibility and deviation policy. Payments can be made via credit card payments over the phone, through our site or by sending a check to the address below of our Chicago, Illinois office.

### Use of your personal information

Personal information may be collected from you in order to get your feedback about our website, send you our newsletter and/or other news, or emails regarding updates. Seminars International may use your personal information for several purposes such as:

1. To make our website easier for you to use by not requiring you to enter your personal information more than once.
2. To help you quickly find services or information
3. To contact you when you have received an error while using our website so we can help you solve the problem.

## **Disclaimer**

We will disclose your information, without notice, only as follows:

1. To obey orders of the law or comply with legal process served.
2. To protect and defend the rights or property.
3. To act in urgent circumstances to protect our website, its employees or the public.

## **Links to other web sites**

Seminars International's website utilizes the links to other websites. Seminars International holds no responsibility for the content, privacy practices or other site links to those websites. The inclusion of any link to such a site does not create or imply any approval or endorsement of that site by Seminars International. Seminars International makes no representations whatsoever as to any other website that you may access through this one. These links are included on our website for reference purposes only.

## **Links from other web sites**

Seminars International is not responsible for the content of any other site linked to this one. The inclusion of any link to our site on another site's pages does not create or imply any approval or endorsement of that site by Seminars International.

## **Security**

This site has security measures in place to protect the loss, misuse and alteration of the information under our control. Only authorized employees are permitted to have access to this information. The network and database are password protected.

We use secure connections (SSL) when accepting payments online, which means all information is encrypted before it is sent over the Internet between your computer and our computers or those of our service providers. When we receive your personal and financial information, it is stored and protected by a firewall. The firewall is designated to protect anyone from viewing, stealing or accessing the information.

## **Updates to the privacy policy**

Seminars International will occasionally amend this privacy policy, as needed, and therefore encourage you to periodically review this policy. Seminars International is committed to maintaining a secure and current website

## **Contact Seminars International**

If you have any questions about this privacy statement or the privacy practices of this website, please contact:

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