General Disclaimers

Except as otherwise noted, the content of our Website (www.AccentHelp.com), including but not limited to text, graphics and icons, are copyrighted materials of AccentHelp.com and its suppliers and affiliates, and contain trademarks, service marks and trade names of AccentHelp.com and its suppliers and affiliates. ALL RIGHTS RESERVED. You may use the content ONLY to learn about, evaluate, and/or acquire the goods or services of AccentHelp.com.

We make every effort to provide accurate and timely information; however, there may be inadvertent technical factual inaccuracies, omissions, and typographical errors, for which we apologize. Our Website and its content are delivered on an "as-is" and "as-available" basis. **AccentHelp.com** cannot ensure that files you download from our Website will be free of viruses or contamination or destructive features. **AccentHelp.com** reserves the right to make changes and corrections at any time, without notice.

Should you decide to acquire goods or services from **AccentHelp.com**, our online <u>User Agreement</u> is considered the governing agreement between both you as a user of our Website and **AccentHelp.com**, and it supercedes any other information on our Website.

Privacy Policy

AccentHelp.com is committed to doing e-business with the highest ethical standards and appropriate internal controls. We are also committed to providing better service to our members. Our Privacy Policy applies to all users of our Website, though additional items may apply only to members of our Website. **AccentHelp.com** adheres to the following policies with regards to your privacy.

Definitions

"Non-Personal Information" is information that is in no way personally identifiable and that is obtained automatically through your simple use of our Website with a web browser.

"Personally Identifiable Information" is non-public information that is personally identifiable and obtained in connection with providing a product or service to you. It may include information name, address, phone number, and financial estimates you provide to us.

Information Collected

When you enter our Website, we collect Non-Personal Information such as your browser type and IP address. Likewise, in order to offer you meaningful products and services and for other reasons, we may collect Personally Identifiable Information about you from the following sources:

- Information you give us on applications or other forms on our Website, OR
- Information about your transactions with us and our affiliates (contractors and service providers)

Use Of Cookies

Our Website may send a "cookie" to your computer. A cookie is a small piece of data that is sent to your browser from a web server and stored on your computer's hard drive. A cookie cannot read data off your hard disk or read cookie files created by other sites. Cookies do not

damage your system. We use cookies to identify which areas of our site you have visited, so the next time you visit the site, those pages may be readily accessible. We also may use this information to better personalize the content that you see on our Website. Most browser software can be set to reject Cookies. However, if you reject our Cookies, certain functionality on our Website may not work correctly or at all. We do not link Non-Personal Information from Cookies to your Personally Identifiable Information.

Web Beacons

AccentHelp.com also may use web beacons to collect Non-Personal Information about your use of our Web site and the Web sites of selected sponsors and advertisers, and your use of special promotions or newsletters. The information collected by Web Beacons (a) allows us to statistically monitor how many people are using our website and selected sponsors' and advertisers' sites, (b) how many people open our emails, and (c) for what purposes these actions are being taken. Our Web Beacons are not used to track your activity outside of our Web sites or those of our sponsors'. We do not link Non-Personal Information from Web Beacons to Personally Identifiable Information without your permission. If you are a non-registered Visitor to the Site, the only information we collect will be Non-Personal Information through the use of cookies or web beacons.

Exemptions from Privacy Policy

Our Privacy Policy does not apply to any information you may send to **AccentHelp.com** by email or instant messaging programs (i.e. AOL, Yahoo, etc.), as email and instant messages are not recognized as a secure communication forms. As such, we request that you do not send any information, which you consider private, to us by email or instant message.

Use of Personally Identifiable Information

We only use the Personally Identifiable Information you submit to **AccentHelp.com** to provide you with products and services. You are responsible for ensuring the accuracy of the Personally Identifiable Information you submit to **AccentHelp.com**. Inaccurate information will affect your ability to purchase products and services from our Website, and our ability to contact you as described in this Privacy Policy (i.e. your email address should be kept current).

Use of Credit Cards

To purchase products and services from our Website, you may have to provide a credit card for billing purposes. We use 3rd party billing services and HAVE NO CONTROL over these services. We will use our best efforts to make sure that your credit card number is kept STRICTLY CONFIDENTIAL by using only 3rd party billing services that use the latest security encryption technology to protect your credit card number from unauthorized use. However, you understand and agree that we are in no way responsible for any misuse of your credit card number.

Use By Minors Prohibited

AccentHelp.com is committed to protecting the privacy of children. Neither our Website nor any of its services are designed or intended for use by individuals under the age of 18. **AccentHelp.com** is not responsible for determining the age of its users and has no liability

whatsoever should a minor use our Website to acquire goods and/or services that would otherwise be prohibited due to the minor's age. **AccentHelp.com** encourages parents to monitor their children's Internet usage as a result.

Sponsors and Advertisers

Sponsors or advertisers on **AccentHelp.com** may use their own Cookies, Web Beacons or other online tracking technologies in the banner advertisements on our Website, in emails, special promotions or newsletters we send you. Some advertisers use companies other than **AccentHelp.com** to serve their ads and to monitor users' responses to ads, and these companies ("Ad Servers") may also collect Non-Personal Information through the use of Cookies or Web Beacons on our Website. In certain situations, information collection may be facilitated by momentarily directing your browser to the website of an Ad Server or other third party acting on behalf of the sponsor, partner, or advertiser before re-directing your browser to its selected destination (e.g., back to our Website to show the ad, or to the advertiser's website); this redirection process will not be apparent to you.

We do not control these third parties' use of cookies or Web Beacons, or how they manage the Non-Personal Information they gather through them. However, we do require sponsors, advertisers and Ad Servers who collect cookie or web beacon information through our Website to agree that they will not collect any Personally Identifiable Information from our Website without your consent. They must agree that they will not link any cookie or web beacon information collected by them on our Website to Personally Identifiable Information that they or others have collected in other ways or from other sites except as may be described in connection with a particular program.

Links to Other Websites

Our Website may contain links to other websites. **AccentHelp.com** is not responsible for the actions, practices, or content of such websites linked to or from our Website. You understand that such websites may have their own legal documents to which you must agree to use such websites and that we have no control over these legal documents. As always, you understand that it is your responsibility to verify your legal use of a website as well as use of information from the website with the corresponding website owner.

Market Research

From time to time the **AccentHelp.com** market research department, or contractors and service providers operating on its behalf, may conduct online research surveys in order to gather feedback about our site, our sponsors and opinions on important issues, through email invitations, pop-up surveys and online focus groups. When participating in a survey, we may ask you to submit Personally Identifiable Information. This Personally Identifiable Information is used for research purposes, and is not used for sales solicitations. When a third party sponsors a survey, aggregate information of the survey results is reported to the sponsor. Personally Identifiable Information collected through market research will be used only by **AccentHelp.com** and its service providers and contractors and will not be given or sold to a third party without your consent or as otherwise permitted by this Privacy Policy. For market research surveys we will not knowingly accept survey responses from or conduct interviews with any person under the age of 18. Some surveys may provide remuneration to participants

such as a small cash fee for your time. Each survey will disclose whether or not it is a paid survey. In addition to collecting survey responses from our members, Cookies may be used to authenticate respondents or to help you pick up where you left off in a survey. If you have Cookies disabled in your browser, you may not be able to participate in some studies. Cookies may also be used to connect survey data with our Website's usage characteristics. We will notify when we would like to use Cookies in this way and you will still retain the decision as to whether you wish to enable them.

Use of Aggregate Data

AccentHelp.com may combine Non-Personal Information you provide through our Website with information from other users to create aggregate data that may be disclosed to third parties. Aggregate Information does not contain any information that could be used to contact or identify you. For example, we may use information gathered to create a composite profile of all the users of a particular third party site. Depending on the circumstances, we may or may not charge third parties for this Aggregate Information. In any case, AccentHelp.com will not disclose your Personally-Identifiable Information to any third party without your prior permission, except as otherwise permitted by this Privacy Policy. We require parties with whom we share Aggregate Information to agree that they will not attempt by any means or use of other parties to transform such information into Personally Identifiable Information.

When We May Disclose Your Information

Except as set forth below or as specifically agreed to by you, **AccentHelp.com** will not disclose any Personally Identifiable Information as gathered from you on our Website.

To operate our Website, to meet your needs for a wide choice of quality products and services, and for other reasons, **AccentHelp.com** may share Personally Identifiable Information with members of our corporate family of companies and others as described below in Sections A through C. However, limits on sharing information apply while your address with us is in Vermont or California as described below in Section D.

- A. We may share Personally Identifiable information in limited fashion to our contractors and service providers that perform services on our behalf, including, but not limited to, operation of our Website technology, marketing services, (except for personal information from consumer reporting agencies) or financial institutions that are not our affiliates with which we have joint marketing agreements. Unless you have opted-out (see Section E below) of such sharing, these contractors also may have access to your email address to send newsletters or special promotions to you on our behalf or to send emails to you for purposes such as conducting market research on our behalf. Access to your Personally Identifiable Information by such contractors and service providers is limited to the information reasonably necessary for the contractor to perform its limited function for **AccentHelp.com**. We also contractually require that such contractors and service providers: 1) protect the privacy of your Personally Identifiable Information consistent with this Privacy Policy, and 2) not use or disclose your Personally Identifiable Information for any purpose other than providing us with products and services as required by law.
- B. We may share Personally Identifiable information we collect, as permitted by law, to companies such as credit reporting agencies, or servicing and processing companies, or in response to a valid legal requirement to release this information such as a state

- or federal law, regulation, search warrant, subpoena, or court order; or (2) in special cases, such as in response to a physical threat to you or others, to protect property, or defend or assert legal rights. In the event that we are legally compelled to disclose your Personally Identifiable to a third party, we will attempt to notify you unless doing so would violate the law or court order.
- C. We may share Personally Identifiable information we collect with affiliates and third parties that are non-financial service providers (such as catalogers, retailers and publishers), financial service providers (such as insurance companies, and credit card issuers), and others (such as non-profit organizations). For example, we may share information with our affiliates and others, for the purpose of providing you with offers that may be of interest.
- D. While your address with us is in Vermont, we will not share information with affiliates and third parties as described in Section C. In addition, while your address with us is in California, we will not share information with third parties as described in Section C, nor will we share information with financial institutions that are not our affiliates with whom we have joint marketing agreements as provided in Section A.
- E. If you prefer that we do not share certain information with our contractors and service provider, as described above, you can direct us not to share that information by contacting us (AccentHelp.com@gmail.com). Please note that an opt-out with respect to information sharing will not apply to information sharing arrangements described Sections A or B.

Finally, **AccentHelp.com** may provide content and services to you through websites other than our own. **AccentHelp.com** will not disclose your Personally Identifiable Information to these 3rd party websites without your consent, but you should be aware that any information you disclose on such sites is NOT subject to this Privacy Policy. **AccentHelp.com** will use best efforts to make it obvious to you when you leave our Website and enter such a website.

Security Policy & User ID/Password

Our site utilizes various information security measures such as internet firewalls, an intrusion detection system, encrypted data transmission, and operating procedures to protect your personal data, accounts, passwords, etc. This information is kept completely separate and confidential; there is no chance of any other user seeing your information unless you have given them your user ID and password. As such, you should protect your user ID and password and NOT share it with anyone. If you believe your user ID and password have been compromised, please contact our technical support department so they can issue you a new user ID/password (AccentHelp.com@gmail.com).

CAN-SPAM Compliance Notice

AccentHelp.com and its affiliates fully comply with the federal CAN-SPAM Act. You can always opt out of receipt of further email correspondence from us.

Transfer of Ownership

If the entire or substantial ownership of our Website were to change, your user information may be transferred to the new owner so the service can continue operations. In any such transfer of information, your user information would remain subject to the promises of our then current Privacy Policy.

Your Acceptance of This Privacy Policy

This is our entire Privacy Policy and it supersedes any earlier version. You agree to it every time you use our Website.

Questions About This Privacy Policy

Should you have a privacy question about our Website, please email our customer service department (AccentHelp.com@gmail.com).