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The materials obtained through *THE SITE* cannot serve as a substitute for face-to-face professional advice and are not intended to diagnose or treat any illness, metabolic disorder, disease or health problem. Always consult your physician or health care provider before beginning any nutrition or exercise program or using The Materials obtained through The Website. You voluntarily undertake your use of The Materials contained on *THE SITE*, and you assume all risk and responsibility for any such use, including but not limited to any increase in severity of your ovarian cysts condition. The Materials found on The Website may not be suitable for your own personal circumstances, you may not receive any benefit from use of The Materials, and *THE SITE* does not guarantee that you will achieve any specific result.

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THE SITE does not assume any responsibility for errors, inaccuracies or omissions in any of the articles or information posted on the website. The website content may contain inaccuracies or typographical errors. This website may contain certain historical information. Historical information necessarily is not current and is provided for your reference only. Further, *THE SITE* is not responsible if information that is made available on this website is not accurate, reliable, complete, timely, or current. Any reliance upon the material on this website will be at your own risk. The Website reserves the right to modify the contents of the website at any time, but *THE SITE* has no obligation to update any information on this website. You agree that it is your responsibility to monitor changes to *THE SITE*.

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PRIVACY POLICY

Welcome to *THE SITE*. We understand that privacy online is important to users of our Site, especially when conducting business. This statement governs our privacy policies with respect to those users of *THE SITE* (“Visitors”) who visit without transacting business and Visitors who register to transact business on *THE SITE* and make use of the various services offered by *THE SITE* (collectively, “Services”) (“Authorized Customers”). “Personally Identifiable Information” refers to any information that identifies or can be used to identify, contact, or locate the person to whom such information pertains, including, but not limited to, name, address, phone number, fax number, email address, financial profiles, social security number, and credit card information. Personally Identifiable Information does not include information that is collected anonymously (that is, without identification of the individual user) or demographic information not connected to an identified individual. What Personally Identifiable Information is collected? We may collect basic user profile information from all of our Visitors. We collect the following additional information from our Authorized Customers: the names, addresses, phone numbers and email addresses of Authorized Customers, the nature and size of the business, and the nature and size of the advertising inventory that the Authorized Customer intends to purchase or sell. What organizations are collecting the information? In addition to our direct collection of information, our third party service vendors (such as credit card companies, clearinghouses and banks) who may provide such services as credit, insurance, and escrow services may collect this information from our Visitors and Authorized Customers. We do not control how these third parties use such information, but we do ask them to disclose how they use personal information provided to them from Visitors and Authorized Customers. Some of these third parties may be intermediaries that act solely as links in the distribution chain, and do not store, retain, or use the information given to them. How does *THE SITE* use Personally Identifiable Information? We use Personally Identifiable Information to customize *THE SITE*, to make appropriate service offerings, and to fulfil buying and selling requests on *THE SITE*. We may email Visitors and Authorized Customers about research or purchase and selling opportunities on *THE SITE* or information related to the subject matter of *THE SITE*. We may also use Personally Identifiable Information to contact Visitors and Authorized Customers in response to specific inquiries, or to provide requested information. With whom may the information may be shared? Personally Identifiable Information about Authorized Customers may be shared with other Authorized Customers who wish to evaluate potential transactions with other Authorized Customers. We may share aggregated information about our Visitors,

including the demographics of our Visitors and Authorized Customers, with our affiliated agencies and third party vendors. We also offer the opportunity to “opt out” of receiving information or being contacted by us or by any agency acting on our behalf. How is Personally Identifiable Information stored? Personally Identifiable Information collected by *THE SITE* is securely stored and is not accessible to third parties or employees of [Business Name] except for use as indicated above. What choices are available to Visitors regarding collection, use and distribution of the information? Visitors and Authorized Customers may opt out of receiving unsolicited information from or being contacted by us and/or our vendors and affiliated agencies by responding to emails as instructed, or by contacting us at admin_at_knowmakemoneyonline.com. Are Cookies Used on *THE SITE*? Cookies are used for a variety of reasons. We use Cookies to obtain information about the preferences of our Visitors and the services they select. We also use Cookies for security purposes to protect our Authorized Customers. For example, if an Authorized Customer is logged on and *THE SITE* is unused for more than 10 minutes, we will automatically log the Authorized Customer off. How does *THE SITE* use login information?*THE SITE* uses login information, including, but not limited to, IP addresses, ISPs, and browser types, to analyse trends, administer *THE SITE*, track a user’s movement and use, and gather broad demographic information. What partners or service providers have access to Personally Identifiable Information from Visitors and/or Authorized Customers on *THE SITE*? *THE SITE* has entered into and will continue to enter into partnerships and other affiliations with a number of vendors. Such vendors may have access to certain Personally Identifiable Information on a need to know basis for evaluating Authorized Customers for service eligibility. Our privacy policy does not cover their collection or use of this information. Disclosure of Personally Identifiable Information to comply with law. We will disclose Personally Identifiable Information in order to comply with a court order or subpoena or a request from a law enforcement agency to release information. We will also disclose Personally Identifiable Information when reasonably necessary to protect the safety of our Visitors and Authorized Customers. How does *THE SITE* keep Personally Identifiable Information secure? All of our employees are familiar with our security policy and practices. The Personally Identifiable Information of our Visitors and Authorized Customers is only accessible to a limited number of qualified employees who are given a password in order to gain access to the information. We audit our security systems and processes on a regular basis. Sensitive information, such as credit card numbers or social security numbers, is protected by encryption protocols, in place to protect information sent over the Internet. While we take commercially reasonable measures to maintain a secure site, electronic communications and databases are subject to errors, tampering and break-ins, and we cannot guarantee or warrant that such events will not take place and we will not be liable to Visitors or Authorized Customers for any such occurrences. How can Visitors correct any inaccuracies in Personally Identifiable Information? Visitors and Authorized Customers may contact us to update Personally Identifiable Information about them or to correct any inaccuracies by emailing us at admin_at_knowmakemoneyonline.com. Can a Visitor delete or deactivate Personally Identifiable Information collected by *THE SITE*? We provide Visitors and Authorized Customers with a mechanism to delete/deactivate Personally Identifiable Information from *THE SITE*’s database by contacting . However, because of backups and records of deletions, it may be impossible to delete a Visitor’s entry without retaining some residual information. An individual who requests to have Personally Identifiable Information deactivated will have this information functionally deleted, and we will not sell, transfer, or use Personally Identifiable Information relating to that individual in any way moving forward. What happens if the Privacy Policy Changes? We will let our Visitors and Authorized Customers know about changes to our privacy policy by posting such changes on *THE SITE*.

However, if we are changing our privacy policy in a manner that might cause disclosure of Personally Identifiable Information that a Visitor or Authorized Customer has previously requested not be disclosed, we will contact such Visitor or Authorized Customer to allow such Visitor or Authorized Customer to prevent such disclosure. Links: *THE SITE* contains links to other web sites. Please note that when you click on one of these links, you are moving to another web site. We encourage you to read the privacy statements of these linked sites as their privacy policies may differ from ours.

Privacy Policy

INTRODUCTION

This privacy policy (“**Policy**”) describes how **The SITE** processes, collects, uses and shares personal data when using this website (The “**Site**”). Please read the following information carefully to understand our practices regarding your personal data and how we will process data.

1. Purposes of Processing

What is personal data?

We collect information about you in a range of forms, including personal data. As used in this Policy, “personal data” is as defined in the General Data Protection Regulation, this includes any information which, either alone or in combination with other information we process about you, identifies you as an individual, including, for example, your name, postal address, email address and telephone number.

Why do we need your personal data?

We will only process your personal data in accordance with applicable data protection and privacy laws. We need certain personal data in order to provide you with access to the Site. If you registered with us, you will have been asked to tick to agree to provide this information in order to access our services, purchase our products, or view our content. This consent provides us with the legal basis we require under applicable law to process your data. You maintain the right to withdraw such consent at any time. If you do not agree to our use of your personal data in line with this Policy, please do not use our Site.

2. Collecting Your Personal Data

We collect information about you in the following ways:

Information You Give Us. This includes:

- the personal data you provide when you register to use our Site, including your name, postal address, email address, telephone number, username, password and demographic information (such as your gender);
- the personal data that may be contained in any video, comment or other submission you upload or post to the Site
- the personal data you provide in connection with our rewards program and other promotions we run on the Site;
- the personal data you provide when you report a problem with our Site or when we provide you with customer support;
- the personal data you provide when you make a purchase through our Site; and
- the personal data you provide when you correspond with us by phone, email or otherwise.

[Information from Social Networking Sites. Our Site include interfaces that allow you to connect with social networking sites (each a “SNS”). If you connect to a SNS through our Site, you authorize us to access, use and store the information that you agreed the SNS could provide to us based on your settings on that SNS. We will access, use and store that information in accordance with this Policy. You can revoke our access to the information you provide in this way at any time by amending the appropriate settings from within your account settings on the applicable SNS.] **[Information Automatically Collected.** We automatically log information about you and your computer or mobile device when you access our Site. For example, when visiting our Site, we log your computer or mobile device operating system name and version, manufacturer and model, browser type, browser language, screen resolution, the website you visited before browsing to our Site, pages you viewed, how long you spent on a page, access times and information about your use of and actions on our Site. We collect this information about you using cookies. **Automated Decision Making and Profiling.**

We do not use your personal data for the purposes of automated decision-making. However, we may do so in order to fulfil obligations imposed by law, in which case we will inform you of any such processing and provide you with an opportunity to object.

3. COOKIES

What are cookies?

We may collect information using “cookies.” Cookies are small data files stored on the hard drive of your computer or mobile device by a website. We may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer or mobile device until you delete them) to provide you with a more personal and interactive experience on our Site.

We use two broad categories of cookies: (1) first party cookies, served directly by us to your computer or mobile device, which are used only by us to recognize your computer or mobile device when it revisits our Site; and (2) third party cookies, which are served by service providers on our Site, and can be used by such service providers to recognize your computer or mobile device when it visits other websites.

Cookies we use

Our Site uses the following types of cookies for the purposes set out below: *[Note: Please review the following table and amend it as necessary so that it accurately describes the types of cookies that will be used on the Site and the purposes for which they will be used. Please note that for the EU, you will also need to implement a cookie banner or otherwise obtain the consent of EU Data Subjects to the cookie policy.]*

Type of cookie

Purpose

Essential Cookies These cookies are essential to provide you with services available through our Site and to enable you to use some of its features. [For example, they allow you to log in to secure areas of our Site and help the content of the pages you request load quickly]. Without these cookies, the services that you have asked for cannot be provided, and we only use these cookies to provide you with those services.

Functionality Cookies These cookies allow our Site to remember choices you make when you use our Site, [such as remembering your language preferences, remembering your login details and remembering the changes you make to other parts of our Site which you can customize]. The purpose of these cookies is to provide you with a more personal experience and to avoid you having to re-enter your preferences every time you visit our Site.

These cookies are used to collect information about traffic to our Site and how users use our Site. The information gathered does not identify any individual visitor. [It includes the number of visitors to our Site, the websites that referred them to our Site, the pages they visited on our Site, what time of day they visited our Site, whether they have visited our Site before, and other similar information.] [We use this information to help operate our Site more efficiently, to gather broad demographic information and to monitor the level of activity on our Site.] *[Note: Is this bracketed wording correct?]*

Analytics and Performance Cookies [We use Google Analytics for this purpose. Google Analytics uses its own cookies. It is only used to improve how our Site works. You can find out more information about Google Analytics cookies here: <https://developers.google.com/analytics/resources/concepts/gaConceptsCookies>]

[You can find out more about how Google protects your data here: www.google.com/analytics/learn/privacy.html.]

[You can prevent the use of Google Analytics relating to your use of our Site by downloading and installing the browser plugin available via this link: <http://tools.google.com/dlpage/gaoptout?hl=en-GB>]

[Note: Please confirm whether you will use Google Analytics.]

[These cookies track your browsing habits to enable us to show advertising which is more likely to be of interest to you. These cookies use information about your browsing history to group you with other users who have similar interests. Based on that information, and with our permission, third party advertisers can place cookies to enable them to show adverts which we think will be relevant to your interests while you are on third party websites.]

*Targeted and
advertising
cookies*

[You can disable cookies which remember your browsing habits and target advertising at you by visiting <http://www.youronlinechoices.com/uk/your-ad-choices>. If you choose to remove targeted or advertising cookies, you will still see adverts but they may not be relevant to you. Even if you do choose to remove cookies by the companies listed at the above link, not all companies that serve online behavioral advertising are included in this list, and so you may still receive some cookies and tailored adverts from companies that are not listed.]

*Social Media
Cookies*

[These cookies are used when you share information using a social media sharing button or “like” button on our Site or you link your account or engage with our content on or through a social networking website such as Facebook, Twitter or Google+. The social network will record that you have done this.]

Disabling cookies

You can typically remove or reject cookies via your browser settings. In order to do this, follow the instructions provided by your browser (usually located within the “settings,” “help” “tools” or “edit” facility). Many browsers are set to accept cookies until you change your settings.

If you do not accept our cookies, you may experience some inconvenience in your use of our *Site*. For example, we may not be able to recognize your computer or mobile device and you may need to log in every time you visit our *Site*.

4. ADVERTISING

We may use other companies to serve third-party advertisements when you visit and use the Site. These companies may collect and use click stream information, browser type, time and date, subject of advertisements clicked or scrolled over during your visits to the Site and other websites in order to provide advertisements about goods and services likely to be of interest to you. These companies typically use tracking technologies to collect this information. Other companies' use of their tracking technologies is subject to their own privacy policies.

5. Using Your Personal Data

We may use your personal data as follows:

- to operate, maintain, and improve our Site, products, and services;
- to manage your account, including to communicate with you regarding your account, if you have an account on our Site;
- to operate and administer our rewards program and other promotions you participate in on our Site;
- to respond to your comments and questions and to provide customer service;
- to send information including technical notices, updates, security alerts, and support and administrative messages;
- with your consent, to send you marketing e-mails about upcoming promotions, and other news, including information about products and services offered by us and our affiliates. You may opt-out of receiving such information at any time: such marketing emails tell you how to “opt-out.” Please note, even if you opt out of receiving marketing emails, we may still send you non-marketing emails. Non-marketing emails include emails about your account with us (if you have one) and our business dealings with you;
- [to process payments you make via our Site]; [*Note: Is this applicable?*]
- as we believe necessary or appropriate (a) to comply with applicable laws; (b) to comply with lawful requests and legal process, including to respond to requests from public and government authorities; (c) to enforce our Policy; and (d) to protect our rights, privacy, safety or property, and/or that of you or others;
- for analysis and study services; and
- as described in the “Sharing of your Personal Data” section below.

[Note: Please confirm whether the above list is correct and whether there are any other purposes for which you will use personal data.]

6. Sharing Your Personal Data

We may share your personal data as follows:

- **Third Parties Designated by You.** We may share your personal data with third parties where you have provided your consent to do so.
- **Our Third Party Service Providers.** We may share your personal data with our third party service providers who provide services such as [data analysis, payment processing, information technology and related infrastructure provision, customer service, email delivery, auditing and other similar services]. [*Note: Please confirm which of these are applicable and expand/amend with as much detail as possible.*]

7. Third Party Sites

Our Site may contain links to third party websites and features. [*Note: Please confirm whether the Site will contain links to other website.*] This Policy does not cover the privacy practices of such third parties. These third parties have their own privacy policies and we do not accept any responsibility or liability for their websites, features or policies. Please read their privacy policies before you submit any data to them. [*Note: Please confirm what third party website features will be available on the Site. For example, Facebook like buttons, Facebook Connect, Google +1 Button, Sign in with Google, Twitter widget, etc.*]

8. User Generated Content

You may share personal data with us when you submit user generated content to our Site, [including via our rewards program, forums, message boards and blogs on our Site]. [*Note: Please confirm whether there will be message boards/blogs on the Site or whether users could submit UGC to the Site in any other way.*] Please note that any information you post or disclose on our Site will become public information, and will be available to other users of our Site and to the general public. We urge you to be very careful when deciding to disclose your personal data, or any other information, on our Site. Such personal data and other information will not be private or confidential once it is published on our Site.

If you provide feedback to us, we may use and disclose such feedback on our Site [, provided we do not associate such feedback with your personal data]. [If you have provided your consent to do so, we may post your first and last name along with your feedback on our Site.] [We will collect any information contained in such feedback and will treat the personal data in it in accordance with this Policy.] [*Note: Please confirm whether this is applicable.*]

9. International Data Transfer

Your information, including personal data that we collect from you, may be transferred to, stored at and processed by us outside the country in which you reside, where data protection and privacy regulations may not offer the same level of protection as in other parts of the world. By accepting this Policy, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Policy.

10. Security

We seek to use reasonable organizational, technical and administrative measures to protect personal data within our organization. Unfortunately, no transmission or storage system can be guaranteed to be completely secure, and transmission of information via the internet is not completely secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us of the problem by contacting us.

11. Retention

We will only retain your personal data for [INSERT RETENTION PERIOD/ESTIMATED RETENTION PERIOD AND METHOD USED TO ESTIMATE RETENTION PERIOD unless a longer retention period is required or permitted by law (for example for regulatory purposes)].

OR

We will only retain your personal data [as long reasonably required for you to use the Site until you close your account/cancel your subscription] unless a longer retention period is required or permitted by law (for example for regulatory purposes).

12. Our Policy on Children

Our Site is/are not directed to children under 16. If a parent or guardian becomes aware that his or her child has provided us with information without their consent, he or she should contact us. We will delete such information from our files as soon as reasonably practicable.

13. Your Rights

- **Opt-out.** You may contact us anytime to opt-out of: (i) direct marketing communications; (ii) automated decision-making and/or profiling; (iii) our collection of sensitive personal data; (iv) any new processing of your personal data that we may carry out beyond the original purpose; or (v) the transfer of your personal data outside the EEA. Please note that your use of some of the Site may be ineffective upon opt-out.
- You may access the information we hold about you at any time via your profile/account or by contacting us directly.
- You can also contact us to update or correct any inaccuracies in your personal data.
- Your personal data is portable – i.e. you to have the flexibility to move your data to other service providers as you wish.
- **Erase and forget.** In certain situations, for example when the information we hold about you is no longer relevant or is incorrect, you can request that we erase your data.

If you wish to exercise any of these rights, please contact us. In your request, please make clear: (i) **what** personal data is concerned; and (ii) **which of the above rights** you would like to enforce. For your protection, we may only implement requests with respect to the personal data associated with the particular email address that you use to send us your request, and we may need to verify your identity before implementing your request. We will try to comply with your request as soon as reasonably practicable and in any event, within one month of your request. Please note that we may need to retain certain information for recordkeeping purposes and/or to complete any transactions that you began prior to requesting such change or deletion.

14. Complaints

We are committed to resolve any complaints about our collection or use of your personal data. If you would like to make a complaint regarding this Policy or our practices in relation to your personal data, please contact us at: [INSERT CONTACT DETAILS FOR COMPANY'S INTERNAL COMPLAINTS MECHANISM]. We will reply to your complaint as soon as we can and in any event, within 30 days. We hope to resolve any complaint brought to our attention, however if you feel that your complaint has not been adequately resolved, you reserve the right to contact your local data protection supervisory authority

15. Contact Information

We welcome your comments or questions about this Policy. You may contact us at admin_at_knowmakemoneyonline.com

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TERMS OF USE

PLEASE READ! *THE SITE* REQUIRES CONSIDERATION FOR AND AS A CONDITION OF ALLOWING YOUR USE OF *THE SITE* BY ACCESSING OR USING THIS SITE YOU REPRESENT THAT YOU HAVE THE FULL AUTHORITY TO ACT TO BIND YOURSELF, ANY THIRD PARTY, COMPANY, OR LEGAL ENTITY, AND THAT YOUR USE AND/OR INTERACTION, AS WELL AS CONTINUING TO USE OR INTERACT, WITH THE SITE CONSTITUTES YOUR HAVING READ AND AGREED TO THESE TERMS OF USE AS WELL AS OTHER AGREEMENTS THAT WE MAY POST ON THE SITE. BY VIEWING, VISITING, USING, OR INTERACTING WITH *THE SITE* OR WITH ANY BANNER, POP-UP, OR ADVERTISING THAT APPEARS ON IT, YOU ARE AGREEING TO ALL THE PROVISIONS OF THIS TERMS OF USE POLICY AND THE PRIVACY POLICY OF *THE SITE* SPECIFICALLY DENIES ACCESS TO ANY INDIVIDUAL THAT IS COVERED BY THE CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA) OF 1998. *THE SITE* RESERVES THE RIGHT TO DENY ACCESS TO ANY PERSON OR VIEWER FOR ANY LAWFUL REASON. UNDER THE TERMS OF THE PRIVACY POLICY, WHICH YOU ACCEPT AS A CONDITION FOR VIEWING, *THE SITE* IS ALLOWED TO COLLECT AND STORE DATA AND INFORMATION FOR THE PURPOSE OF EXCLUSION AND FOR MANY OTHER USES. THIS TERMS OF USE AGREEMENT MAY CHANGE FROM TIME TO TIME. VISITORS HAVE AN AFFIRMATIVE DUTY, AS PART OF THE CONSIDERATION FOR PERMISSION TO ACCESS *THE SITE*, TO KEEP THEMSELVES INFORMED OF SUCH CHANGES BY REVIEWING THIS TERMS OF USE PAGE EACH TIME THEY VISIT *THE SITE*

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HYPERLINKING TO SITE, CO-BRANDING, "FRAMING" AND REFERENCING SITE PROHIBITED Unless expressly authorized by website, no one may hyperlink this site, or portions thereof, (including, but not limited to, logotypes, trademarks, branding or copyrighted material) to theirs for any reason. Furthermore, you are not permitted to reference

the URL (website address) of this website or any page of this website in any commercial or non-commercial media without express permission from us, nor are you allowed to ‘frame’ the site. You specifically agree to cooperate with the Website to remove or de-activate any such activities, and be liable for all damages arising from violating this provision. In recognition of the fact that it may be difficult to quantify the exact damages arising from infringement of this provision, you agree to compensate the owners of *THE SITE* with liquidated damages in the amount of U.S. \$100,000, or, if it can be calculated, the actual costs and actual damages for breach of this provision, whichever is greater. You warrant that you understand that accepting this provision is a condition of accessing *THE SITE* and that accessing *THE SITE* constitutes acceptance. **DISCLAIMER FOR CONTENTS OF SITE** *THE SITE* disclaims any responsibility for the accuracy of the content appearing at, linked to on, or mentioned on *THE SITE*. Visitors assume all risk relating to viewing, reading, using, or relying upon this information. Unless you have otherwise formed an express contract to the contrary with us, you have no right to rely on any information contained herein as accurate. We make no such warranty. **DISCLAIMER FOR HARM CAUSED TO YOUR COMPUTER OR SOFTWARE FROM INTERACTING WITH THIS WEBSITE OR ITS CONTENTS. VISITOR ASSUMES ALL RISK OF VIRUSES, WORMS, OR OTHER CORRUPTING FACTORS.** We assume no responsibility for damage to computers or software of the visitor or any person the visitor subsequently communicates with from corrupting code or data that is inadvertently passed to the visitor’s computer. Again, visitor views and interacts with this site, or banners or pop-ups or advertising displayed thereon, at his own risk. **DISCLAIMER FOR HARM CAUSED BY DOWNLOADS** Visitor downloads information from this site at this own risk. Website makes no warranty that downloads are free of corrupting computer codes, including, but not limited to, viruses and worms. **LIMITATION OF LIABILITY** By viewing, using, or interacting in any manner with this site, including banners, advertising, or pop-ups, downloads, and as a condition of the website to allow his lawful viewing, Visitor forever waives all right to claims of damage of any and all description based on any causal factor resulting in any possible harm, no matter how heinous or extensive, whether physical or emotional, foreseeable or unforeseeable, whether personal or commercial in nature. For any jurisdictions that may now allow for these exclusions our maximum liability will not exceed the amount paid by you, if any, for using our website or service. Additionally, you agree not to hold us liable for any damages related to issues beyond our control, including but not limited to, acts of God, war, terrorism, insurrection, riots, criminal activity, natural disasters, disruption of communications or infrastructure, labour shortages or disruptions (including unlawful strikes), shortages of materials, and any other events which are not within our control. **INDEMNIFICATION** Visitor agrees that in the event he causes damage to us or a third party as a result of or relating to the use of *THE SITE*, Visitor will indemnify us for, and, if applicable, defend us against, any claims for damages. **SUBMISSIONS** Visitor agrees as a condition of viewing, that any communication between Visitor and Website is deemed a submission. All submissions, including portions thereof, graphics contained thereon, or any of the content of the submission, shall become the exclusive property of the Website and may be used, without further permission, for commercial use without additional consideration of any kind. Visitor agrees to only communicate that information to the Website, which it wishes to forever allow the Website to use in any manner as it sees fit. “Submissions” is also a provision of the Privacy Policy. **NOTICE** No additional notice of any kind for any reason is required to be given to Visitor and Visitor expressly warrants an understanding that the right to notice is waived as a condition for permission to view or interact with the website. **DISPUTES** As part of the consideration that the Website requires for viewing, using or interacting with this website, Visitor agrees to use binding arbitration for any claim, dispute, or controversy (“CLAIM”) of any kind (whether in contract, tort or otherwise) arising out of

or relating to this purchase, this product, including solicitation issues, privacy issues, and terms of use issues. Arbitration shall be conducted pursuant to the rules of the American Arbitration Association which are in effect on the date a dispute is submitted to the American Arbitration Association. Information about the American Arbitration Association, its rules, and its forms are available from the American Arbitration Association, 335 Madison Avenue, Floor 10, New York, New York, 10017-4605. Hearing will take place in the city or county of the owner of [Domain]. In no case shall the viewer, visitor, member, subscriber or customer have the right to go to court or have a jury trial. Viewer, visitor, member, subscriber or customer will not have the right to engage in pre-trial discovery except as provided in the rules; you will not have the right to participate as a representative or member of any class of claimants pertaining to any claim subject to arbitration; the arbitrator's decision will be final and binding with limited rights of appeal. The prevailing party shall be reimbursed by the other party for any and all costs associated with the dispute arbitration, including attorney fees, collection fees, investigation fees, travel expenses. JURISDICTION AND VENUE If any matter concerning this purchase shall be brought before a court of law, pre- or post-arbitration, Viewer, visitor, member, subscriber or customer agrees to that the sole and proper jurisdiction to be the state and city declared in the contact information of the web owner unless otherwise here specified. In the event that litigation is in a federal court, the proper court shall be the closest federal court to the owner of *THE SITE* address. APPLICABLE LAW Viewer, visitor, member, subscriber or customer agrees that the applicable law to be applied shall, in all cases, be that of the state of the owner of *THE SITE*.

The Site TERMS AND CONDITIONS

Last Updated: 09.07.2018

INTRODUCTION

The Terms and Conditions (“**Terms**”) describe how **the Site** (“**Company**,” “**we**,” and “**our**”) regulates your use of this website (the “**Site**”). Please read the following information carefully to understand our practices regarding your use of the Site. The Company may change the Terms at any time. The Company may inform you of the changes to the Terms using the available means of communication. The Company recommends you to check the Site frequently to see the actual version of the Terms and their previous versions.

If you represent a legal entity, you certify that you are entitled by such a legal entity to conclude the Terms as the legal entity you represent.

1. **PRIVACY POLICY**

Our Privacy Policy is available on a separate page. Our Privacy Policy explains to you how we process information about you. You shall understand that through your use of the Site you acknowledge the processing of this information shall be undertaken in accordance with the Privacy Policy.

2. **USING THE SITE**

When using the Site, you shall be responsible for ensuring the confidentiality of your account, password and other credentials and for secure access to your device. You shall not assign your account to anyone. The Company is not responsible for unauthorized access to your account that results from misappropriation or theft of your account. The Company may refuse or cancel service, terminate your account, and remove or edit content.

The Company does not knowingly collect personal data from persons under the age of 16 (sixteen). If you are under 16 (sixteen) years old, you may not use the Site and may not enter into the Terms under any circumstances.

3. **SERVICES**

The Site allows you to use Services available on the Site. You shall not use the services for the illegal aims.

We may, at our sole discretion, set fees for using the Site for you. All prices are published separately on relevant pages on the Site. We may, at our sole discretion, at any time change any fees.

We may use certified payment systems which also may have their commissions. Such commissions may be implied on you when you choose a particular payment system. Detailed information about commissions of such payment systems may be found on their websites..

4. **THIRD PARTY SERVICES**

The Site may include links to other sites, applications, and platforms (hereinafter the "**Linked Sites**").

The Company does not control the Linked Sites, and shall not be responsible for the content and other materials of the Linked Sites. The Company makes these links available to you for providing the functionality or services on the Site.

5. **PROHIBITED USES AND INTELLECTUAL PROPERTY**

The Company grants you a non-transferable, non-exclusive, revocable license to access and use the Site from one device in accordance with the Terms.

You shall not use the Site for unlawful or prohibited purpose. You may not use the Site in a way that may disable, damage, or interfere in the Site.

All content present on the Site includes text, code, graphics, logos, images, compilation, software used on the Site (hereinafter and hereinbefore the "**Content**"). The Content is the property of the Company or its contractors and protected by intellectual property laws that protect such rights. You agree to use all copyright and other proprietary notices or restrictions contained in the Content and you are prohibited from changing the Content.

You may not publish, transmit, modify, reverse engineer, participate in the transfer, or create and sell derivative works, or in any way use any of the Content. Your enjoyment of the Site shall not entitle you to make any illegal and disallowed use of the Content, and in particular you shall not change proprietary rights or notices in the Content. You shall use the Content only for your personal and non-commercial use. The Company does not grant you any licenses to the intellectual property of the Company.

6. THE COMPANY MATERIALS

By posting, uploading, inputting, providing or submitting your Content you are granting the Company to use your Content in connection with the operation of Company's business including, but not limited to, the rights to transmit, publicly display, distribute, publicly perform, copy, reproduce, and translate your Content; and to publish your name in connection with your Content.

No compensation shall be paid with regard to the use of your Content. The Company shall have no obligation to publish or enjoy any Content you may send us and may remove your Content at any time.

By posting, uploading, inputting, providing or submitting your Content you warrant and represent that you own all of the rights to your Content.

7. DISCLAIMER OF CERTAIN LIABILITIES

The information available via the Site may include typographical errors or inaccuracies. The Company shall not be liable for these inaccuracies and errors.

The Company makes no representations about the availability, accuracy, reliability, suitability, and timeliness of the Content contained on and services available on the Site. To the maximum extent allowed by the applicable law, all such Content and services are provided on the "as is" basis. The Company disclaims all warranties and conditions regarding this Content and services, including warranties and provisions of merchantability, fitness for a certain purpose.

To the maximum extent permitted by the applicable law, in no event shall the Company be liable for any direct, indirect, incidental, consequential, special, punitive damages including, but not limited to, damages for loss of enjoyment, data or profits, in the connection with the enjoyment or execution of the Site in the context of the inability or delay to enjoy the Site or its services, or for any Content of the Site, or otherwise arising out of the enjoyment of the Site, based on contract and non-contract liability or other reason.

If the exclusion or limitation of liability for damages, whether consequential or incidental, are prohibited in a particular case, the exclusion or limitation of liability shall not apply to you.

8. INDEMNIFICATION

You agree to indemnify, defend and hold harmless the Company, its managers, directors, employees, agents, and third parties, for any costs, losses, expenses (including attorneys' fees), liabilities regarding or arising out of your enjoyment of or inability to enjoy the Site or its services and Company's services and products, your violation of the Terms or your violation of any rights of third parties, or your violation of the applicable law. The may assume the exclusive defence and you shall cooperate with the Company in asserting any available defences.

9. TERMINATION AND ACCESS RESTRICTION

The Company may terminate your access and account to the Site and its related services or any part at any time, without notice, in case of your violation of the Terms.

10. MISCELLANEOUS

The governing law of the Terms shall be the substantive laws of the country where the Company is set up, except the conflict of laws rules. You shall not use the Site in jurisdictions that do not give effect to all provisions of the Terms.

No joint venture, partnership, employment, or agency relationship shall be implied between you and the Company as a result of the Terms or use of the Site.

Nothing in the Terms shall be a derogation of the Company's right to comply with governmental, court, police, and law enforcement requests or requirements regarding your enjoyment of the Site.

If any part of the Terms is determined to be void or unenforceable in accordance with applicable law then the void or unenforceable clauses will be deemed superseded by valid and enforceable clauses shall be similar to the original version of the Terms and other parts and sections of the Terms shall be applicable to you and the Company.

The Terms constitute the entire agreement between you and the Company regarding the enjoyment of the Site and the Terms supersede all prior or communications and offers, whether electronic, oral or written, between you and the Company.

The Company and its affiliates shall not be liable for a failure or delay to fulfil its obligations where the failure or delay results from any cause beyond Company's reasonable control, including technical failures, natural disasters, blockages, embargoes, riots, acts, regulation, legislation, or orders of government, terroristic acts, war, or any other force outside of Company's control.

In case of controversies, demands, claims, disputes, or causes of action between the Company and you relating to the Site or other related issues, or the Terms, you and the Company agree to attempt to resolve such controversies, demands, claims, disputes, or causes of action by

good faith negotiation, and in case of failure of such negotiation, exclusively through the courts of the country where the Company is set up.

11. Complaints

We are committed to resolve any complaints about our collection or use of your personal data. If you would like to make a complaint regarding this Terms or our practices in relation to your personal data, please contact us at: admin_at_knowmakemoneyonline.com. We will reply to your complaint as soon as we can and in any event, within 30 days. We hope to resolve any complaint brought to our attention, however if you feel that your complaint has not been adequately resolved, you reserve the right to contact your local data protection supervisory authority

12. Contact Information

We welcome your comments or questions about this Terms. You may contact us in writing at admin_at_knowmakemoneyonline.com - or 44 Cogalnic st. s.3 031411 Bu-Ro.

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TERMS AND CONDITIONS

Last Updated: 09.07.2018

INTRODUCTION

The Terms and Conditions (“**Terms**”) describe how **Maria Iodntys Blog** (“**Company**,” “**we**,” and “**our**”) regulates your use of this website (the “**Site**”). Please read the following information carefully to understand our practices regarding your use of the Site. The Company may change the Terms at any time. The Company may inform you of the changes to the Terms using the available means of communication. The Company recommends you to check the Site frequently to see the actual version of the Terms and their previous versions.

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3. SERVICES

The Site allows you to use Services available on the Site. You shall not use the services for the illegal aims.

We may, at our sole discretion, set fees for using the Site for you. All prices are published separately on relevant pages on the Site. We may, at our sole discretion, at any time change any fees.

We may use certified payment systems which also may have their commissions. Such commissions may be implied on you when you choose a particular payment system. Detailed information about commissions of such payment systems may be found on their websites..

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The Company does not control the Linked Sites, and shall not be responsible for the content and other materials of the Linked Sites. The Company makes these links available to you for providing the functionality or services on the Site.

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You shall not use the Site for unlawful or prohibited purpose. You may not use the Site in a way that may disable, damage, or interfere in the Site.

All content present on the Site includes text, code, graphics, logos, images, compilation, software used on the Site (hereinafter and hereinbefore the "**Content**"). The Content is the property of the Company or its contractors and protected by intellectual property laws that

protect such rights. You agree to use all copyright and other proprietary notices or restrictions contained in the Content and you are prohibited from changing the Content.

You may not publish, transmit, modify, reverse engineer, participate in the transfer, or create and sell derivative works, or in any way use any of the Content. Your enjoyment of the Site shall not entitle you to make any illegal and disallowed use of the Content, and in particular you shall not change proprietary rights or notices in the Content. You shall use the Content only for your personal and non-commercial use. The Company does not grant you any licenses to the intellectual property of the Company.

6. THE COMPANY MATERIALS

By posting, uploading, inputting, providing or submitting your Content you are granting the Company to use your Content in connection with the operation of Company's business including, but not limited to, the rights to transmit, publicly display, distribute, publicly perform, copy, reproduce, and translate your Content; and to publish your name in connection with your Content.

No compensation shall be paid with regard to the use of your Content. The Company shall have no obligation to publish or enjoy any Content you may send us and may remove your Content at any time.

By posting, uploading, inputting, providing or submitting your Content you warrant and represent that you own all of the rights to your Content.

7. DISCLAIMER OF CERTAIN LIABILITIES

The information available via the Site may include typographical errors or inaccuracies. The Company shall not be liable for these inaccuracies and errors.

The Company makes no representations about the availability, accuracy, reliability, suitability, and timeliness of the Content contained on and services available on the Site. To the maximum extent allowed by the applicable law, all such Content and services are provided on the "as is" basis. The Company disclaims all warranties and conditions regarding this Content and services, including warranties and provisions of merchantability, fitness for a certain purpose.

To the maximum extent permitted by the applicable law, in no event shall the Company be liable for any direct, indirect, incidental, consequential, special, punitive damages including, but not limited to, damages for loss of enjoyment, data or profits, in the connection with the enjoyment or execution of the Site in the context of the inability or delay to enjoy the Site or its services, or for any Content of the Site, or otherwise arising out of the enjoyment of the Site, based on contract and non-contract liability or other reason.

If the exclusion or limitation of liability for damages, whether consequential or incidental, are prohibited in a particular case, the exclusion or limitation of liability shall not apply to you.

8. INDEMNIFICATION

You agree to indemnify, defend and hold harmless the Company, its managers, directors, employees, agents, and third parties, for any costs, losses, expenses (including attorneys' fees), liabilities regarding or arising out of your enjoyment of or inability to enjoy the Site or its services and Company's services and products, your violation of the Terms or your violation of any rights of third parties, or your violation of the applicable law. The may assume the exclusive defence and you shall cooperate with the Company in asserting any available defences.

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Nothing in the Terms shall be a derogation of the Company's right to comply with governmental, court, police, and law enforcement requests or requirements regarding your enjoyment of the Site.

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The Terms constitute the entire agreement between you and the Company regarding the enjoyment of the Site and the Terms supersede all prior or communications and offers, whether electronic, oral or written, between you and the Company.

The Company and its affiliates shall not be liable for a failure or delay to fulfil its obligations where the failure or delay results from any cause beyond Company's reasonable control, including technical failures, natural disasters, blockages, embargoes, riots, acts, regulation, legislation, or orders of government, terroristic acts, war, or any other force outside of Company's control.

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We are committed to resolve any complaints about our collection or use of your personal data. If you would like to make a complaint regarding this Terms or our practices in relation to your personal data, please contact us at: admin_at_knowmakemoneyonline.com. We will reply to your complaint as soon as we can and in any event, within 30 days. We hope to resolve any complaint brought to our attention, however if you feel that your complaint has not been adequately resolved, you reserve the right to contact your local data protection supervisory authority

12. Contact Information

We welcome your comments or questions about this Terms. You may contact us at admin_at_knowmakemoneyonline.com .

P.S. Please understand that I don't understand myself a iota of this legalese. Deal with common sense. The law is mainly for making lawyers rich - in my humble opinion. Decent people don't need tons of regulations. However, this pdf has to be there as everybody advises everyone to do so!