

BANKCODE POLICIES, TERMS & CONDITIONS

LIGHTSPEED VT PRIVACY POLICY

We take privacy issues seriously. By ensuring that you are aware of and understand the Privacy Policy, we can provide you with better service. BANKCODE is referred to as "THIS SITE" in the rest of this document. Please take a moment to read the following policy to learn how we handle your personal information.

Why do we collect personal information?

THIS SITE collects personal information to improve the manner by which we operate, offer our products and services, communicate with you about those products and services, and provide effective, timely customer support when needed. We will never rent or sell any of the personal information we collect from you to third parties, and we do not share your personal information except as set forth in this Privacy Policy.

What kind of personal information do we collect?

This site collects personal information in a variety of ways when you interact with this site, including when you register or create an account with THIS SITE; when you place an order at THIS SITE; when you use THIS SITE's products or services; when you enter promotions or sweepstakes; when you subscribe to a newsletter or desire to be added to our mailing lists for other products or services; when you correspond or otherwise interact with us; and when you provide feedback in any of our online surveys. Information we collect may include: your name, e-mail address, phone number, address, product preference information, billing information, demographic information provided by you (such as language, gender and age, and, if applicable, content preferences and personalization information) and personal interest information. On occasion, we may ask for additional information to enable us to provide you with access to and use of certain information, materials and services. What other kinds of information do we collect? THIS SITE automatically receives and records information on our server logs from your browser, including your IP address, information about which pages you visit on THIS SITE, and information from cookies.

What are cookies and how do we use them?

Cookies are small data files that write to your hard drive for record keeping purposes when you visit a website. Cookies allow THIS SITE to measure traffic activity as well as to improve your user experience, for example by remembering your passwords and viewing preferences. Like other major websites, THIS SITE uses cookies to provide you with a tailored experience when visiting THIS SITE and using our products. We treat any personal information that may be contained in cookies with the same level of confidentiality as other information you provide to us. If you wish to disable cookie functionality, you may do so by changing the security settings on your browser. However, portions of THIS SITE may not

function or function as efficiently, without them.

How do we protect your personal information?

THIS SITE safeguards the security of the data you send us with physical, electronic, and managerial procedures. We urge you to take every precaution to protect your personal data when you are on the Internet. To make purchases from THIS SITE, you must use an SSL-enabled browser. THIS SITE uses industry-standard Secure Sockets Layer (SSL) encryption on web pages used to complete a purchase. This protects the confidentiality of your personal and credit card information while it is transmitted over the Internet. THIS SITE takes precautions to ensure the security of your data, no one can completely guarantee the safety of data transmitted over the internet. It is important that you take steps to ensure the safety and security of your personal information, for example by not sharing passwords or other registration data.

How and when do we disclose the information we collect?

THIS SITE may send personal information about you to other companies or people when we need to share your information to provide the product or service you have requested, or to provide a product or service to you. However, these companies are only permitted to use the personal information for these purposes. THIS SITE may also disclose your personal information if required to do so by law or in the good faith belief that such action is necessary to: (a) comply with law or legal process or if requested by duly authorized public authorities; (b) comply with the order of a competent judicial authority in any jurisdiction; (c) comply with legal process served on.

TERMS OF SERVICE:

The following "Terms of Service" (hereinafter referred to as the "TOS" or "Agreement") sets forth the terms and conditions governing your BANKCODE account. BANKCODE is referred to as THIS SITE in the rest of this document. Together with our Terms of Use and Privacy Policy, these Terms of Service and your use of this website, its services and materials (collectively, the "Site").

THIS SITE currently provides users with access to training resources (training modules, training videos, training games, training graphics, educational documents, aptitude tests, etc.), including various reference and communications tools, (newsletters, blogs etc.), forums, shopping services, and personalized content (collectively referred to as the "Services"). Most of these Services of THIS SITE are provided for a fee. You also understand and agree that the Service may include sponsorships or advertisements. Unless explicitly stated otherwise, any new features that augment the current Service, including the release of new services, shall be subject to the TOS. You understand and agree that the Service is provided "AS-IS" and that THIS SITE assumes no responsibility for the timeliness, deletion, delivery problems or failure to store any user communications or personalization settings.

THIS SITE may charge subscription service for online training resources. You are responsible for obtaining access to the Service and that access may involve third party fees (such as Internet service provider or airtime charges). You are responsible for those fees, including those fees associated with the display or delivery of advertisements. In addition, you must provide and are responsible for all equipment necessary to access the Service.

Account Fees & Registration

The use of certain products and services on THIS SITE may require registration for a user account ("User Account"). Should you choose to register, you agree to provide true, complete and accurate registration information ("Registration Information"). You are responsible for updating and maintaining the accuracy of Registration Information. If you provide any Registration Information that is untrue or inaccurate, not current, or incomplete, or if THIS SITE suspects that your Registration Information is untrue, inaccurate, or incomplete, then we may, in its sole discretion, suspend, terminate, or refuse future access to THIS SITE. Registration Information will be subject to the "TOS" of THIS SITE (which is incorporated by reference herein).

You are responsible for maintaining the secrecy and security of any personal or User Account information. You are responsible and liable for any conduct on THIS SITE under your User Account. THIS SITE is not responsible for any unauthorized use of your User Account. If you believe there has been unauthorized use of your User Account, you must notify THIS SITE immediately. Only the authorized licensed user is permitted to use the password protected training content within THIS SITE. If anyone loans or discloses their User Name and Password or otherwise knowingly or unknowingly allows unauthorized access into the fee-based content, the original site license holder shall be responsible for and will be billed a full month's fee for each month an unauthorized user logs into THIS SITE.

All sales are final.

BANKCODE WEBSITE PRIVACY POLICY:

Effective Date: July, 2016

One of the best things about the **B.A.N.K. CODE™** Assessment is that you can share the gift of YOU with others and the person who invites you gets to learn more about you. That is why so many of you get access to the **B.A.N.K. CODE** Assessment upon invitation from employers, conference sponsors, friends and family. At the same time we want to make sure you understand and agree to our sharing of your **B.A.N.K. CODE** Assessment results and your personal B.A.N.K. CODE with any third party ("Inviter") from whom you received access to the **B.A.N.K. CODE** Assessment. Your B.A.N.K. CODE information that you, at any time, provide to **BANKCODE** may be shared with the Inviter(s) from whom you received access to the **B.A.N.K. CODE** Assessment. The Inviter whom you

authorize **BANKCODE** to share your B.A.N.K. CODE includes, but is not limited to, any person, employer, conference sponsor, trainer, consultant, friend, relative, coach, governmental agency and others, and their employees, agents. To be clear: if you got took the **B.A.N.K. CODE** Assessment upon invitation from somebody or some entity they will be able to see the B.A.N.K. CODE you provide to **BANKCODE**. This includes any invitation to the take the **B.A.N.K. CODE** Assessment via any access method, including code, invitation link, and any paid or free **B.A.N.K. CODE** Assessment access. The Inviter may have its own privacy policy regarding B.A.N.K. CODE that differs from the **BANKCODE** Privacy Policy. Be sure to know and consent to the Inviter's Privacy Policy as well if you have concerns about the privacy of the information you hereby consent for us to provide to the Inviter. The information we provide to the inviter may include any and all information you provide to **BANKCODE** including but not limited to your name, address, phone number, country, email address as well as the **B.A.N.K. CODE** Assessment results and report, and any and all other personal information that you, at any time, disclose to **BANKCODE**. If you do not fully understand this, call us, we are here to help. We will NOT disclose the information upon written request to support@BANKCODE.com. To be sure your B.A.N.K. CODE is not shared with any Inviter, we suggest you write us before you take the **B.A.N.K. CODE** Assessment.

The following Privacy Policy governs the online information collection practices of BANKCODE.com. ("we" or "us"). Specifically, it outlines the types of information that we gather about you while you are using the **BANKCODE.com** site (the "Site"), and the ways in which we use this information. This Privacy Policy, including our children's privacy statement, does not apply to any information you may provide to us or that we may collect offline and/or through other means (for example, at a live event, via telephone, or through the mail).

Please read this Privacy Policy carefully. By visiting and using the Site, you agree that your use of our Site, and any dispute over privacy, is governed by this Privacy Policy. Because the Web is an evolving medium, we may need to change our Privacy Policy at some point in the future, in which case we'll post the changes to this Privacy Policy on this website and update the Effective Date of the policy to reflect the date of the changes. By continuing to use the Site after we post any such changes, you accept the Privacy Policy as modified.

How We Collect and Use Information

B.A.N.K. CODE Data:

We may collect and store personal or other information that you voluntarily supply to us online while using the Site (e.g., while on the Site or in responding via email to a feature provided on the Site). BANKCODE.com only contacts individuals who specifically request that we do so or in the event that they have signed up to receive our free newsletters or have purchased one of our products. We collect personally identifying information from our users during online

registration and online purchasing. Generally, this information includes name and e-mail address for registration to receive our free newsletters and name, postal address, and credit card information when purchasing our products. All of this information is provided to us by you.

Automatically Generated Data:

We also collect and store information that is generated automatically as you navigate online through the Site. For example, we may collect information about your computer's connection to the Internet, which allows us, among other things, to improve the delivery of our web pages to you and to measure traffic on the Site. We also may use a standard feature found in browser software called a "cookie" to enhance your experience with the Site. Cookies are small files that your web browser places on your hard drive for record-keeping purposes. By showing how and when visitors use the Site, cookies help us deliver advertisements, identify how many unique users visit us, and track user trends and patterns. They also prevent you from having to re-enter your preferences on certain areas of the Site where you may have entered preference information before. The Site also may use web beacons (single-pixel graphic files also known as "transparent GIFs") to access cookies and to count users who visit the Site or open HTML-formatted email messages.

Our website uses cookies. By using our website and agreeing to this policy, you consent to our use of cookies in accordance with the terms of this policy.

What information do we collect?

We may collect, store and use the following kinds of personal information:

- information about your computer and about your visits to and use of this website (including your IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views, website navigation);
- information relating to any transactions carried out between you and us on or in relation to this website, including information relating to any purchases you make of our goods or services;
- information that you provide to us for the purpose of registering with us (including name, age, date of birth, address, contact number, email, payment or credit card information, username and password);
- information that you provide to us for the purpose of subscribing to our website services, email notifications and/or newsletters; and
- any other information that you choose to send to us.

To obtain these Tracking Data, **BANKCODE** uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help us analyze how users use the **BANKCODE** websites. The information generated by the cookie about your use of the **BANKCODE** websites (including your IP address) will be transmitted to and stored by Google on servers in the United States. On behalf of us, Google will use this information for the purpose of evaluating your use of

the **BANKCODE** websites, compiling reports on website activity, and providing other services relating to website activity. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser. However, please note that if you do this, you may not be able to use the full functionality of the **BANKCODE** Websites.

You can prevent Google's collection and use of data (cookies and IP address) by downloading and installing the browser plug-in available under <https://tools.google.com/dlpage/gaoptout?hl=en> . In case of activation of the IP anonymization, Google will truncate/anonymize the last octet of the IP address for Member States of the European Union as well as for other parties to the Agreement on the European Economic Area. Only in exceptional cases, is the full IP address sent to and shortened by Google servers in the USA. Further information can be found under <http://www.google.com/analytics/terms/gb.html> (Google Analytics Terms of Service & Privacy).

Cookies placed by **BANKCODE** will expire when the user terminates the website session or after a reasonable period of inactivity.

Assessment Data

If you use our assessment tool while visiting this Site, you will be asked to provide certain information which we will use to generate results based on our proprietary technology. The data that you provide and the results of our assessment may be, under certain circumstances be shared with employers or third-parties if such parties specifically order the assessments. Your name will not be publicly disseminated to anyone other than you and the party arranging for the assessment without your specific consent.

By using our assessment tool, you acknowledge and agree that the content provided by you as well as the conclusions and assessment derived therefrom may be used by us for research, innovation, case studies, and commercial purposes (such as in speeches, articles, books, etc.) at our discretion. Your assessment data may be aggregated for research and comparison purposes. In certain circumstances, the assessment may have been ordered or arranged for by an employer or consultant for a variety of purposes. The engagement of our company and the use of our assessment tool by an employer or third-party consultant is solely and wholly that party's responsibility and the use of your data under such circumstances is subject such parties' independent privacy policies which may be different than this policy.

We use the information we collect from you while you are using the Site in a variety of ways, including using the information to customize features, improve our assessment tool and advertising that appear on the Site. We also may provide your personally identifying and automatically generated information to third parties, such as marketing partners, service providers and contractors for a

variety of purposes. Unless you inform us in accordance with the process described below, we reserve the right to use, and to disclose to third parties, all of the information collected from and about you while you are using the Site in any way and for any purpose, such as to enable us or a third party to provide you with information about products and services. If you do not wish your information to be used for these purposes, you must send a letter to the Online Privacy Coordinator whose address is listed at the end of this Privacy Policy requesting to be taken off any lists of information that may be used for these purposes or that may be given or sold to third-parties.

Please keep in mind that whenever you voluntarily make your personal information available for viewing by third parties online - for example on message boards, web logs, through email, or in chat areas - that information can be seen, collected and used by others besides us. We cannot be responsible for any unauthorized third-party use of such information.

We may use third-party advertising companies to serve ads on our behalf. These companies may use cookies and action tags to measure advertising effectiveness. You can still decide whether you want to accept these cookies. Adjust your browser settings to prevent the reception of third-party cookies, or to provide notification whenever such a third-party cookies are sent to you. Some of our third-party advertisers and ad servers that place and present advertising on the Site also may collect information from you via cookies, web beacons or similar technologies. These third-party advertisers and ad servers may use the information they collect to help present their advertisements, to help measure and research the advertisements' effectiveness, or for other purposes. The use and collection of your information by these third-party advertisers and ad servers is governed by the relevant third-party's privacy policy and is not covered by our Privacy Policy. Indeed, the privacy policies of these third-party advertisers and ad servers may be different from ours. If you have any concerns about a third party's use of cookies or web beacons or use of your information, you should visit that party's website and review its privacy policy.

The Site also includes links to other websites and provides access to products and services offered by third parties, whose privacy policies we do not control. When you access another website or purchase third-party products or services through the Site, use of any information you provide is governed by the privacy policy of the operator of the site you are visiting or the provider of such products or services.

We may also make some content, products and services available through our Site through cooperative relationships with third-party providers, where the brands of our provider partner appear on the Site in connection with such content, products and/or services. We may share with our provider partner any information you provide, or that is collected, in the course of visiting any pages that are made available in cooperation with our provider partner. In some cases,

the provider partner may collect information from you directly, in which cases the privacy policy of our provider partner may apply to the provider partner's use of your information. The privacy policy of our provider partners may differ from ours. If you have any questions regarding the privacy policy of one of our provider partners, you should contact the provider partner directly for more information. Be aware that we may occasionally release information about our visitors when release is appropriate to comply with law or to protect the rights, property or safety of users of the Site or the public.

Please also note that as our business grows, we may buy or sell various assets. In the unlikely event that we sell some or all of our assets, or one or more of our websites is acquired by another company, information about our users may be among the transferred assets.

Children's Privacy Statement

This children's privacy statement explains our practices with respect to the online collection and use of personal information from children under the age of thirteen, and provides important information regarding their rights under federal law with respect to such information.

- This Site is not directed to children under the age of thirteen and we do NOT knowingly collect B.A.N.K. CODE information from children under the age of thirteen as part of the Site. We screen users who wish to provide personal information in order to prevent users under the age of thirteen from providing such information. If we become aware that we have inadvertently received B.A.N.K. CODE information from a user under the age of thirteen as part of the Site, we will delete such information from our records. If we change our practices in the future, we will obtain prior, verifiable parental consent before collecting any B.A.N.K. CODE information from children under the age of thirteen as part of the Site.
- Because we do not collect any B.A.N.K. CODE information from children under the age of thirteen as part of the Site, we also do NOT knowingly distribute such information to third parties.
- We do NOT knowingly allow children under the age of thirteen to publicly post or otherwise distribute B.A.N.K. CODE contact information through the Site.
- Because we do not collect any B.A.N.K. CODE information from children under the age of thirteen as part of the Site, we do NOT condition the participation of a child under thirteen in the Site's online activities on providing B.A.N.K. CODE information.

How do we store your information?

Your information is stored at the list server that delivers our emails and data. Your information can only be accessed by those who help manage those lists in order to deliver e-mail to those who would like to receive BANKCODE.com data.

All of the emails that are sent to you by BANKCODE.com include an unsubscribe

link in them. You can remove yourself at any time from our newsletters or mailing list by clicking on the unsubscribe link that can be found in every communication that we send you...

Disclaimer

Although it is highly unlikely, this policy may be changed at any time at our discretion. If we should update this policy, we will post the updates to this page on our Website.

If you have any questions or concerns regarding our privacy policy please direct them to: support@bankcode.com

Terms and Conditions

Please also visit our Terms and Conditions section establishing the use, disclaimers, and limitations of liability governing the use of our website.

COPYRIGHT AND TRADEMARK POLICY

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Notices

The information contained herein is designed to be as comprehensive and factual as possible. We reserve the right, however, to make changes at any time, without notice, in prices, colors, materials, equipment, specifications, content and availability.

Some links provided in this site may lead to sites furnished by independent site owners. The information presented therein is the sole responsibility of those site owners. BANKCODE and its advertising agencies have no control or

responsibility for the content of independent sites and provides these links to its visitors for their convenience.

TERMS OF SERVICE

General

This website (the "Site") is owned and operated by BANKCODE.COM ("COMPANY," "we" or "us"). By using the Site, you agree to be bound by these Terms of Service and to use the Site in accordance with these Terms of Service, our Privacy Policy and any additional terms and conditions that may apply to specific sections of the Site or to products and services available through the Site or from COMPANY. Accessing the Site, in any manner, whether automated or otherwise, constitutes use of the Site and your agreement to be bound by these Terms of Service.

We reserve the right to change these Terms of Service or to impose new conditions on use of the Site, from time to time, in which case we will post the revised Terms of Service on this website. By continuing to use the Site after we post any such changes, you accept the Terms of Service, as modified.

We are committed to the adherence of ethical standards that: protect and preserve the rights of users of our site and our assessment tool, uphold the integrity of "**BANKCODE**", and promote professionalism in the administration of the assessment.

Intellectual Property Rights

Our Limited License to You. This Site and all the materials available on the Site are the property of us and/or our affiliates or licensors, and are protected by copyright, trademark, and other intellectual property laws. The Site is provided solely for your personal noncommercial use. You may not use the Site or the materials available on the Site in a manner that constitutes an infringement of our rights or that has not been authorized by us. More specifically, unless explicitly authorized in these Terms of Service or by the owner of the materials, you may not modify, copy, reproduce, republish, upload, post, transmit, translate, sell, create derivative works, exploit, or distribute in any manner or medium (including by email or other electronic means) any material from the Site. You may, however, from time to time, download and/or print one copy of individual pages of the Site for your personal, non-commercial use, provided that you keep intact all copyright and other proprietary notices.

Your License to Us. By posting or submitting any material (including, without limitation, comments, blog entries, photos and videos) to us via the Site, you are representing: (i) that you are the owner of the material, or are making your posting or submission with the express consent of the owner of the material; and (ii) that you are thirteen years of age or older. In addition, when you submit or post any material, you are granting us, and anyone authorized by us, a royalty-

free, perpetual, irrevocable, non-exclusive, unrestricted, worldwide license to use, copy, modify, transmit, sell, exploit, create derivative works from, distribute, and/or publicly perform or display such material, in whole or in part, in any manner or medium, now known or hereafter developed, for any purpose. The foregoing grant shall include the right to exploit any proprietary rights in such posting or submission, including, but not limited to, rights under copyright, trademark, service mark or patent laws under any relevant jurisdiction. Also, in connection with the exercise of such rights, you grant us, and anyone authorized by us, the right to identify you as the author of any of your postings or submissions by name, email address or screen name, as we deem appropriate.

By using our assessment tool, you acknowledge and agree that the content provided by you as well as the conclusions and assessment derived therefrom may be used by us for research, innovation, case studies, and commercial purposes in our discretion. Your assessment data may be aggregated for research and comparison purposes. In certain circumstances, the assessment may have been ordered or arranged for by an employer or management consultant for a variety of purposes. The engagement of our company and the use of our assessment tool by a sponsoring organization, employer or third-party consultant is solely and wholly that party's responsibility and the use of your data under such circumstances is subject such parties' independent policies. You agree that we may share your assessment results with the organization or individuals who purchased or sponsored your assessment including but not limited to employers, potential employers or third-party consultants. You may revoke such consent upon written request to BANKCODE.

UNSOLICITED SUBMISSION POLICY

Please do not send your unsolicited ideas to BANKCODE. In the event that you disregard this policy and submit to BANKCODE any unsolicited idea (i) you will be granting BANKCODE and its affiliates, permission to use your unsolicited idea in connection with the operation of its businesses, including, without limitation, the right to copy, distribute, display, edit, reproduce, translate and reformat your unsolicited idea and (ii) you warrant and represent that you own or otherwise control all of the rights to unsolicited idea submitted by you. Moreover, no compensation will be paid with respect to your unsolicited idea. BANKCODE will not be subject to any obligation of confidence with respect to your unsolicited idea.

Consent to use Content

You acknowledge that COMPANY has the right but not the obligation to use and display any postings or contributions of any kind and that COMPANY may elect to cease the use and display of any such materials (or any portion thereof), at any time for any reason whatsoever.

Limitations on Linking and Framing. You may establish a hypertext link to the Site so long as the link does not state or imply any sponsorship of your site by us

or by the Site. However, you may not, without our prior written permission, frame or inline link any of the content of the Site, or incorporate into another website or other service any of our material, content or intellectual property.

Disclaimers

Throughout the Site, we may provide links and pointers to Internet sites maintained by third parties. Our linking to such third-party sites does not imply an endorsement or sponsorship of such sites, or the information, products or services offered on or through the sites. In addition, neither we nor affiliates operate or control in any respect any information, products or services that third parties may provide on or through the Site or on websites linked to by us on the Site.

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Warranty Disclaimer

THE INFORMATION, PRODUCTS AND SERVICES OFFERED ON OR THROUGH THE SITE AND BY BANKCODE AND ANY THIRD-PARTY SITES ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WE DO NOT WARRANT THAT THE SITE OR ANY OF ITS FUNCTIONS WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT ANY PART OF THIS SITE, INCLUDING BULLETIN BOARDS, OR THE SERVERS THAT MAKE IT AVAILABLE, ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

WE DO NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE SITE OR MATERIALS ON THIS SITE OR ON THIRD-PARTY SITES IN TERMS OF THEIR CORRECTNESS, ACCURACY, TIMELINESS, RELIABILITY OR OTHERWISE. NO ADVICE OR INFORMATION OBTAINED BY YOU FROM US OR FROM ANY THIRD PARTY THROUGH THE SERVICES SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT.

You agree at all times to defend, indemnify and hold harmless COMPANY, its consultants, affiliates, their successors, transferees, assignees and licensees

and their respective parent and subsidiary companies, agents, associates, officers, directors, shareholders and employees of each from and against any and all claims, causes of action, damages, liabilities, costs and expenses, including legal fees and expenses, arising out of or related to your breach of any obligation, warranty, representation or covenant set forth herein.

You agree to be financially responsible for all purchases made by you or someone acting on your behalf through the Site. You agree to use the Site and to purchase services or products through the Site for legitimate, non-commercial purposes only. You also agree not to make any purchases for speculative, false or fraudulent purposes or for the purpose of anticipating demand for a particular product or service. You agree to only purchase goods or services for yourself or for another person for whom you are legally permitted to do so. When making a purchase for a third party that requires you to submit the third party's personal information to us or a merchant, you represent that you have obtained the express consent of such third party to provide such third party's personal information.

Interactive Features and Acceptable Use Policy

This Site may include a variety of features, such as bulletin boards, web logs, chat rooms, and email services, which allow feedback to us and real-time interaction between users, and other features which allow users to communicate with others. Responsibility for what is posted on bulletin boards, web logs, chat rooms, and other public posting areas on the Site, or sent via any email services on the Site, lies with each user - you alone are responsible for the material you post or send. We do not control the messages, information or files that you or others may provide through the Site.

The following list gives examples of illegal, abusive, interfering or otherwise unacceptable or inappropriate use of the services. This list is provided by way of example and shall not be considered exhaustive.

It is a condition of your use of the Site that you do not:

- Restrict or inhibit any other user from using and enjoying the Site.
- Use the Site to impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity.
- Interfere with or disrupt any servers or networks used to provide the Site or its features, or disobey any requirements, procedures, policies or regulations of the networks we use to provide the Site.
- Use the Site to instigate or encourage others to commit illegal activities or cause injury or property damage to any person.
- Gain unauthorized access to the Site, or any account, computer system, or network connected to this Site, by means such as hacking, password mining or other illicit means.
- Obtain or attempt to obtain any materials or information through any means not intentionally made available through this Site.
- Use the Site to post or transmit any unlawful, threatening, abusive,

- libelous, defamatory, obscene, vulgar, pornographic, profane or indecent information of any kind, including without limitation any transmissions constituting or encouraging conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any local, state, national or international law.
- Use the Site to post or transmit any information, software or other material that violates or infringes upon the rights of others, including material that is an invasion of privacy or publicity rights or that is protected by copyright, trademark or other proprietary right, or derivative works with respect thereto, without first obtaining permission from the owner or rights holder.
 - Use the Site to post or transmit any information, software or other material that contains a virus or other harmful component.
 - Use the Site to post, transmit or in any way exploit any information, software or other material for commercial purposes, or that contains advertising.
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 - Gather for marketing purposes any email addresses or other personal information that has been posted by other users of the Site.

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Once your return is received, it will be processed within 10 business days. **BANKCODE** will not be responsible for loss or damage of return shipments. A credit will be issued to your original method of payment for the full purchase price of your order excluding shipping and handling and any separate fees. Credit will be issued within 5-7 business days of receiving your returned item.

Return Information

Follow return information, which is shipped with each package. Send all returns to the address indicated on your packing slip/invoice. We suggest you ship returns to us via a GROUND method that can be tracked (UPS ground / FedEx Ground / USPS Priority mail).

Along with your return, be sure to include the following:

1. Your order number and/or your complete name, address, and billing phone or email address
2. A detailed explanation regarding your reason for returning the item(s)
3. Information about whether you would like a refund or a replacement

No other paperwork, invoice, or preauthorization is needed for your return.

- Consumable items (such as products that can be diminished or used up) are not returnable once they have been opened. However, we will accept a return for any unused and unopened consumable item.
- All items must be returned in their original packaging along with all accessories, parts, and instructions manuals that were shipped with your original order. Our 30-day return policy starts from the day your product is received. We need to have the return package postmarked within 30 days of the date that your item was delivered (regardless of what date the product was first used).
- Shipping and handling costs are non-refundable
- DVD'S and software products may only be exchanged in the event of a manufacture defect.

Note: If we receive your item back in our warehouse and it does not meet our return policy terms, then we may not issue you a refund or send you a replacement. Such a return also will not be sent back to you.

REFUND POLICY

Our Refund Guarantee

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Exceptions to our return policy

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at: <http://www.BANKCODE.com>

Back-Orders

If your order cannot be fulfilled within the stated delivery date, we will notify you of the expected fulfillment date. Your credit card will not be charged until your order is shipped or available at the online portal.

3-Day Guarantee on Returns & Exchanges

We will gladly accept any return within 30 days of returned or exchanged product, provided the item is in new or like-new condition, unless the return is for a product specifically excluded from this policy in this document. For all products, the return option expires 3 days after purchase.

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