

# TERMS & CONDITIONS and PRIVACY POLICY

## PART 1. TERMS AND CONDITIONS

These terms and conditions outline the rules and regulations for the use of [www.meganklim.com](http://www.meganklim.com)'s Website, located at [www.meganklim.com](http://www.meganklim.com) .By accessing this website we assume you accept these terms and conditions. The following terminology applies to these Terms and Conditions, Privacy Statement and Disclaimer Notice and all Agreements: "Client", "You" and "Your" refers to you, the person log on this website and compliant to the Company's terms and conditions. "The Company", "Ourselves", "We", "Our" and "Us", refers to our Company. "Party", "Parties", or "Us", refers to both the Client and ourselves. All terms refer to the offer, acceptance and consideration of payment necessary to undertake the process of our assistance to the Client in the most appropriate manner for the express purpose of meeting the Client's needs in respect of provision of the Company's stated services. Any use of the above terminology or other words in the singular, plural, capitalization and/or he/she or they, are taken as interchangeable and therefore as referring to the same.

### LICENSE

Unless otherwise stated, [www.meganklim.com](http://www.meganklim.com) and/or its licensors own the intellectual property rights for all material on MeganKlim.com. All intellectual property rights are reserved. You may access this from MeganKlim.com for your own personal use subject to restrictions set in these terms and conditions.

You must not:

- Republish material from MeganKlim.com
- Sell, rent or sub-license material from MeganKlim.com.
- Reproduce, duplicate or copy material from MeganKlim.com
- Redistribute content from MeganKlim.com

This Agreement shall begin on the date hereof. Parts of this website offer an opportunity for users to post and exchange opinions and information in certain areas of the website. [www.meganklim.com](http://www.meganklim.com) does not filter, edit, publish or review Comments prior to their presence on the website. Comments do not reflect the views and opinions of [www.meganklim.com](http://www.meganklim.com), its agents and/or affiliates. Comments reflect the views and opinions of the person who posts their views and opinions. To the extent permitted by applicable laws, [www.meganklim.com](http://www.meganklim.com) shall not be liable for the Comments or for any liability, damages or expenses caused and/or suffered as a result of any use of and/or posting of and/or appearance of the Comments on this website. [www.meganklim.com](http://www.meganklim.com) reserves the right to monitor all Comments and to remove

any Comments which can be considered inappropriate, offensive or causes breach of these Terms and Conditions.

You hereby grant [www.meganklim.com](http://www.meganklim.com) a non-exclusive license to use, reproduce, edit and authorize others to use, reproduce and edit any of your Comments in any and all forms, formats or media.

## **COOKIES**

We employ the use of cookies. By accessing MeganKlim.com, you agreed to use cookies in agreement with Megan Klim's Privacy Policy. Most interactive websites use cookies to let us retrieve the user's details for each visit. Cookies are used by our website to enable the functionality of certain areas to make it easier for people visiting our website. Some of our affiliate/advertising partners may also use cookies.

## **HYPERLINKING TO OUR CONTENT**

The following organizations may link to our Website without prior written approval:

- Government agencies;

- Search engines;

- News organizations;

- Online directory distributors may link to our Website in the same manner as they hyperlink to the Websites of other listed businesses;

- and System wide Accredited Businesses except soliciting non-profit organizations, charity shopping malls, and charity fundraising groups which may not hyperlink to our Website .

These organizations may link to our home page, to publications or to other Website information so long as the link: (a) is not in any way deceptive; (b) does not falsely imply sponsorship, endorsement or approval of the linking party and its products and/or services; and (c) fits within the context of the linking party's site.

We may consider and approve other link requests from the following types of organizations: commonly-known consumer and/or business information sources;

- dot.com community sites;

- associations or other groups representing charities;

- online directory distributors;

internet portals;  
accounting, law and consulting firms;  
and educational institutions and trade associations.

We will approve link requests from these organizations if we decide that: (a) the link would not make us look unfavorably to ourselves or to our accredited businesses; (b) the organization does not have any negative records with us; (c) the benefit to us from the visibility of the hyperlink compensates the absence of [www.meganklim.com](http://www.meganklim.com); and (d) the link is in the context of general resource information.

These organizations may link to our home page so long as the link: (a) is not in any way deceptive; (b) does not falsely imply sponsorship, endorsement or approval of the linking party and its products or services; and (c) fits within the context of the linking party's site.

## **IFRAMES**

Without prior approval and written permission, you may not create frames around our Web pages that alter in any way the visual presentation or appearance of our Website.

## **CONTENT LIABILITY**

We shall not be held responsible for any content that appears on your Website. You agree to protect and defend us against all claims on your Website. No link(s) should appear on any Website that may be interpreted as libelous, obscene or criminal, or which infringes, otherwise violates, or advocates the infringement or other violation of, any third party rights.

## **RESERVATION OF RIGHTS**

We reserve the right to request that you remove all links or any particular link to our Website. You agree to immediately remove all links to our Website upon request. We also reserve the right to amend these terms and conditions and its linking policy at any time. By continuously linking to our Website, you agree to be bound to and follow these linking terms and conditions.

## **REMOVAL OF LINKS FROM OUR WEBSITE**

If you find any link on our Website that is offensive for any reason, you are free to contact and inform us any moment. We will consider requests to remove links but we are not obligated to or so or to respond to you directly. We do not ensure that the information on this website is correct, we do not warrant its completeness or accuracy; nor do we promise to ensure that the website remains available or that the material on the website is kept up to date.

## **DISCLAIMER**

To the maximum extent permitted by applicable law, we exclude all representations, warranties and conditions relating to our website and the use of this website. Nothing in this disclaimer will: limit or exclude our or your liability for death or personal injury; limit or exclude our or your liability for fraud or fraudulent misrepresentation; limit any of our or your liabilities in any way that is not permitted under applicable law; or exclude any of our or your liabilities that may not be excluded under applicable law. The limitations and prohibitions of liability set in this Section and elsewhere in this disclaimer: (a) are subject to the preceding paragraph; and (b) govern all liabilities arising under the disclaimer, including liabilities arising in contract, in tort and for breach of statutory duty. As long as the website and the information and services on the website are provided free of charge, we will not be liable for any loss or damage of any nature.

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## **PART 2. PRIVACY POLICY**

At [www.meganklim.com](http://www.meganklim.com) one of our main priorities is the privacy of our visitors. This Privacy Policy document contains types of information that is collected and recorded by [www.meganklim.com](http://www.meganklim.com) and how we use it.

This Privacy Policy applies only to our online activities and is valid for visitors to our website with regards to the information that they shared and/or collected in [www.meganklim.com](http://www.meganklim.com). This policy is not applicable to any information collected offline or via channels other than this website. The information you supplied is ONLY used for the promotional and marketing purposes of Megan Klim.

## **CONSENT**

By using our website, you hereby consent to our Privacy Policy and agree to its terms.

## **INFORMATION WE COLLECT**

The personal information that you are asked to provide, and the reasons why you are asked to provide it, will be made clear to you at the point we ask you to provide your personal information.

If you contact us directly, we may receive additional information about you such as your name, email address, phone number, the contents of the message and/or attachments you may send us, and any other information you may choose to provide.

When you register for an Account, we may ask for your contact information, including items such as name, company name, address, email address, and telephone number.

## **HOW WE USE YOUR INFORMATION**

We use the information we collect in various ways, including to:

- Provide, operate, and maintain our website

- Communicate with you, either directly or through one of our partners, including to provide you with updates and other information relating to the website, and for marketing and promotional purposes

- Send you emails and or newsletters

- Find and prevent fraud