# **Refund Policy**

### Online/ Self-Paced/ Hybrid Courses:

Refund requests for online self-paced courses must be received in writing or via e-mail by Epicenter Education within seven (7) business days of the date of purchase. Due to state deadlines and frequent changes in course requirements, no refunds will be issued more than seven (7) business days after the date of purchase. Students requesting a refund after the seven-day refund period may receive a credit equal to the dollar amount of the original purchase to use toward the purchase of a future course. No refunds or credits will be issued if a student has logged into the course. Refunds will carry a 7% processing fee. No refunds or credits will be issued after one (1) year from the date of purchase. All credits must be used within 12 months.

Live or online class change requests will be honored, at no cost, for all students who inform an Epicenter account representative three (3) or more business days before the course start date. Rescheduled class dates cannot be guaranteed and will be based on availability. A 5% rescheduling fee will be charged to any student who changes courses, within three (3) business days of the course start date. Rescheduled class dates cannot be guaranteed and will be based on availability.

#### Consulting/Certification Services:

Refund requests for all consulting services and related costs will be detailed in the service contract. Travel, resources, and products designed for the service will not be refunded. Pre-service support will be billed at the consultant's daily rate. The remainder will be refunded to the client.

#### Administrative Fee:

• All refunds are subjected to 7% administrative fee charges.

#### Project Abandonment:

If after repeated attempts by Epicenter Education to begin, continue, or finalize the delivery of the Services, the Client fails to participate, or becomes otherwise unresponsive to Epicenter Education's requests and such continues for a period of thirty (30) days, the project will, at the option of Epicenter Education, be abandoned, whereupon Epicenter Education may reduce any refund for the Services to the Client to zero, and Client hereby provides its agreement to such forfeiture of any amounts of the Fees that have been paid by the Client for the Services as purchased online or as described in the original Order Form, wherever applicable.

### **TERMS & CONDITIONS**

Epicenter Education offers products and services, Inc., our subsidiaries, and our international branches ("Epicenter Education," "us," "we," or "our"). These Terms of Use ("Terms") govern your use of our website, apps, and other products and services ("Services"). As some of our Services may be software that is downloaded to your computer, phone, tablet, or other devices, you agree that we may automatically update this software and that these Terms will apply to such updates. Please read these Terms carefully, and contact us if you have any questions. By using our Services, you agree to be bound by these Terms, including the policies referenced in these Terms.

THESE TERMS INCLUDE AN ARBITRATION AGREEMENT AND CLASS ACTION WAIVER THAT APPLY TO ALL CLAIMS BROUGHT AGAINST EPICENTER EDUCATION. PLEASE READ THEM CAREFULLY; THEY AFFECT YOUR LEGAL RIGHTS.

# Using EPICENTER

### Who May Use our Services

You may use our Services only if you can form a binding contract with Epicenter Education, and only in compliance with these Terms and all applicable laws. When you create your Epicenter Education account, and subsequently when you use certain features, you must provide us with accurate and complete information, and you agree to update your information to keep it accurate and complete. Any use or access by anyone under the age of 18 is prohibited, and certain regions and Content Offerings may have additional requirements and/or restrictions.

#### Our License to You

Subject to these Terms and our policies (including the Acceptable Use Policy, Honor Code, course-specific eligibility requirements, and other terms), we grant you a limited, personal, non-exclusive, non-transferable, and revocable license to use our Services. You may download content from our Services only for your personal, non-commercial use unless you obtain our written permission to otherwise use the content. You also agree that you will create, access, and/or use only one user account unless expressly permitted by Epicenter Education, and you will not share access to your account or access information for your account with any third party. Using our Services does not give you ownership of or any intellectual property rights in our Services or the content you access.

# **Content Offerings**

### Changes to Content Offerings

While we seek to provide world-class Content Offerings from our Content Providers, unexpected events do occur. Epicenter Education reserves the right to cancel, interrupt, reschedule, or modify any Content Offerings, or change the point value or weight of any assignment, quiz, or

other assessment, either solely, or in accordance with Content Provider instructions. Content Offerings are subject to the Disclaimers and Limitation of Liability sections below.

#### No Academic Credit

Unless otherwise explicitly indicated by a credit-granting institution, participation in or completion of Content Offerings does not confer any academic credit. Even if credit is awarded by one institution, there is no presumption that other institutions will accept that credit. You agree not to accept credit for completing a Content Offering unless you have earned a course certificate or other equivalent documentation of your completion of the Content Offering. Epicenter Education, instructors, and the associated Content Providers have no obligation to have Content Offerings recognized by any educational institution or accreditation organization.

### Surveys/Feedback

We welcome your suggestions, ideas, comments, and other feedback regarding the Services ("Feedback"). By submitting any Feedback, you grant us the right to use the Feedback without any restriction or any compensation to you.

## Security

We care about the security of our users. While we work to protect the security of your account and related information, Epicenter Education cannot guarantee that unauthorized third parties will not be able to defeat our security measures. Please notify us immediately of any compromise or unauthorized use of your account by emailing info@epicentereducation.com.

# **Third-Party Content**

Through the Services, you will have the ability to access and/or use content provided by instructors, other users, and/or other third parties and links to websites and services maintained by third parties. Epicenter Education cannot guarantee that such third-party content, in the Services or elsewhere, will be free of material you may find objectionable or otherwise inappropriate or of malware or other contaminants that may harm your computer, mobile device, or any files therein. Epicenter Education disclaims any responsibility or liability related to your access or use of, or inability to access or use, such third-party content.

# Copyright

Epicenter Education respects the intellectual property rights of our users, Certified Instructors, and other third parties and expects our users to do the same when using the Services. We have adopted and implemented the Epicenter Education Copyright and Trademark Policy below in accordance with applicable law, including the Digital Millennium Copyright Act.

## Research

Epicenter Education is committed to advancing the science of learning and teaching, and records of your participation in courses may be used for education research. In the interest of this research, you may be exposed to variations in the Content Offerings. Research findings will typically be reported at the aggregate level. Your personal identity will not be publicly disclosed in any research findings without your express consent.

### Services

Epicenter Education offers paid Services (e.g., certifications, consulting, etc.) for a fee. Unless otherwise stated, all fees are quoted in U.S. Dollars. You are responsible for paying all fees charged by or for Epicenter Education and applicable taxes in a timely manner with a payment mechanism associated with the applicable paid Services. If your payment method fails or your account is past due, we may collect fees using other collection mechanisms. Fees may vary based on your location and other factors, and Epicenter Education reserves the right to change any fees at any time at its sole discretion. Any change, update, or modification will be effective immediately upon posting through the relevant Services. Refunds may be available for paid Services as described in our Refund Policy.

# Modifying or Terminating our Services

We are constantly changing and improving our Services. We may add or remove functions, features, or requirements, and we may suspend or stop part of our Services altogether. Accordingly, Epicenter Education may terminate your use of any Service for any reason. If your use of a paid Service is terminated, a refund may be available under our Refund Policy. We may not be able to deliver the Services to certain regions or countries for various reasons, including due to applicable export control requirements or internet access limitations and restrictions from governments. None of Epicenter Education, its Content Providers and instructors, its contributors, sponsors, and other business partners, and their employees, contractors, and other agents (the "Epicenter Education Parties") shall have any liability to you for any such action. You can stop using our Services at any time, although we'll be sorry to see you go.

## **Fulfillment**

At Epicenter Education, we ensure that the services we provide are satisfactory. Customer satisfaction is our utmost priority as we take all complaints about the services we render very seriously. Digital purchases from our website will be downloadable and accessible within 48 hours of payment. If you have questions about accessing a product, digital content services please contact us at <a href="mailto:info@epicentereducation.com">info@epicentereducation.com</a> for any technical support needs. Please check that you have provided us with accurate information.

### **Disclaimers**

THE SERVICES AND ALL INCLUDED CONTENT ARE PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTY OF ANY KIND, WHETHER EXPRESS OR IMPLIED. THE COURSERA PARTIES SPECIFICALLY DISCLAIM ANY AND ALL WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT, AND ANY WARRANTIES ARISING OUT OF COURSE OF DEALING OR USAGE OF TRADE. THE EPICENTER EDUCATION PARTIES FURTHER DISCLAIM ANY AND ALL LIABILITY RELATED TO YOUR ACCESS OR USE OF THE SERVICES OR ANY RELATED CONTENT. YOU ACKNOWLEDGE AND AGREE THAT ANY ACCESS TO OR USE OF THE SERVICES OR SUCH CONTENT IS AT YOUR OWN RISK.

# Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE EPICENTER EDUCATION PARTIES SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, RESULTING FROM: (A) YOUR ACCESS TO OR USE OF OR INABILITY TO ACCESS OR USE THE SERVICES; (B) ANY CONDUCT OR CONTENT OF ANY PARTY OTHER THAN THE APPLICABLE EDUCATION PARTY, INCLUDING WITHOUT LIMITATION, ANY DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT; OR (C) UNAUTHORIZED ACCESS, USE, OR ALTERATION OF YOUR CONTENT OR INFORMATION. IN NO EVENT SHALL EDUCATION PARTIES AGGREGATE LIABILITY FOR ALL CLAIMS RELATED TO THE SERVICES EXCEED TWENTY U.S. DOLLARS (\$20) OR THE TOTAL AMOUNT OF FEES RECEIVED BY EPICENTER EDUCATION PARTIES FROM YOU FOR THE USE OF PAID SERVICES DURING THE PAST SIX MONTHS, WHICHEVER IS GREATER.

YOU ACKNOWLEDGE AND AGREE THAT THE DISCLAIMERS AND THE LIMITATIONS OF LIABILITY SET FORTH IN THIS TERMS OF USE REFLECT A REASONABLE AND FAIR ALLOCATION OF RISK BETWEEN YOU AND THE EPICENTER EDUCATION PARTIES AND THAT THESE LIMITATIONS ARE AN ESSENTIAL BASIS TO EPICENTER EDUCATION 'S ABILITY TO MAKE THE SERVICES AVAILABLE TO YOU ON AN ECONOMICALLY FEASIBLE BASIS.

YOU AGREE THAT ANY CAUSE OF ACTION RELATED TO THE SERVICES MUST COMMENCE WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES. OTHERWISE, SUCH CAUSE OF ACTION IS PERMANENTLY BARRED.

## Indemnification

You agree to indemnify, defend, and hold harmless the Epicenter Education Parties from any and all claims, liabilities, expenses, and damages, including reasonable attorneys' fees and costs, made by any third party related to: (a) your use or attempted use of the Services in violation of these Terms; (b) your violation of any law or rights of any third party; or (c) User

Content, including without limitation any claim of infringement or misappropriation of intellectual property or other proprietary rights.

# Governing Law and Venue

The Services are managed by Epicenter Education, which is located in Henderson, Nevada. You agree that any dispute related to these Terms will be governed by the laws of the State of Nevada, excluding its conflicts of law provisions. In the event of any dispute related to these Terms that is not subject to binding arbitration, you and Epicenter Education will submit to the personal jurisdiction of and exclusive venue in the federal and state courts located in and serving Clark County, Nevada as the legal forum for any such dispute.

# Binding Arbitration and Class Action Waiver

You and Epicenter Education agree to submit to binding arbitration any and all disputes, claims, or controversies of any kind, whether based on statute, regulation, constitution, common law, equity, or any other legal basis or theory, and whether pre-existing, present, or future, that arise out of or relates to our Services, these Terms, and/or any other relationship or dispute between you and us, including without limitation (i) the scope, applicability, or enforceability of these Terms and/or this arbitration provision, and (ii) relationships with third parties who are not parties to these Terms or this arbitration provision to the fullest extent permitted by applicable law (each a "Claim," and collectively the "Claims").

Any and all Claims shall be submitted for binding arbitration in accordance with the Consumer Arbitration Rules of the American Arbitration Association (the "AAA Rules"), as amended, in effect at the time arbitration is initiated. The AAA Rules are available online at www.adr.org or by calling (800) 778-7879 and are hereby incorporated by reference. In the event of any inconsistency between this arbitration provision and the AAA Rules, such inconsistency shall be resolved in favor of this provision. If you decide to initiate arbitration, you agree to pay the initiation fee of \$200 (or the amount otherwise required by the AAA Rules), and we agree to pay the remaining arbitration initiation fee and any additional deposit required by AAA to initiate your arbitration. We will pay the costs of the arbitration proceeding, including the arbitrator's fees; however, other fees, such as attorney's fees and expenses of travel to the arbitration, shall be paid in accordance with the AAA Rules and applicable law. We will pay all costs associated with any arbitration that we commence. A single, neutral arbitrator selected in accordance with the AAA Rules shall decide all Claims.

The arbitrator shall be an active member in good standing of the bar for any state in the continental United States and shall be either actively engaged in the practice of law for at least five years or a retired judge. The arbitrator shall honor claims of privilege recognized by law. Unless inconsistent with applicable law, and except as otherwise provided herein, each party shall bear the expense of its respective attorney, expert, and witness fees, regardless of which party prevails in the arbitration. Any arbitration proceedings shall be conducted in the federal judicial district of your residence, and you will be given the opportunity to attend the proceeding and be heard. The arbitrator's decision will be final and binding upon the parties and may be enforced in any federal or state court that has jurisdiction. You and we agree that the arbitration

shall be kept confidential and that the existence of the proceeding and any element of it (including, without limitation, any pleadings, briefs, or other documents submitted or exchanged and any testimony or other oral submissions and awards) will not be disclosed beyond the arbitration proceedings, except as may lawfully be required in judicial proceedings relating to the arbitration or by applicable disclosure rules and regulations of governmental agencies. Neither you nor Epicenter Education may act as a class representative, nor participate as a member of a class of claimants, with respect to any Claim. The Claims may not be arbitrated on a class or representative basis. The arbitrator can decide only your and/or Epicenter Education individual Claims. The arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated. Accordingly, you and we agree that the AAA Supplementary Rules for Class Arbitrations do not apply to our arbitration. This arbitration provision and the procedures applicable to the arbitration contemplated by this provision are governed by the Federal Arbitration Act, notwithstanding any state law that may be applicable. This arbitration agreement does not preclude you or us from seeking action by federal, state, or local government agencies. You and we also have the right to exercise self-help remedies, such as set-off, or to bring qualifying claims in small claims court so long as the matter remains in such court and advances only on an individual (non-class, non-representative) basis. In addition, you and we retain the right to apply to any court of competent jurisdiction for provisional or ancillary relief, including pre-arbitral attachments or preliminary injunctions, and any such request shall not be deemed incompatible with any of these Terms, nor a waiver of the right to have disputes submitted to arbitration as provided in this provision.

A court may sever any portion of this Binding Arbitration and Class Action Waiver Section that it finds to be unenforceable, except for the prohibitions on any Claim being handled on a class or representative basis, and the remaining portions of this arbitration provision will remain valid and enforceable. No waiver of any provision of this Section will be effective or enforceable unless recorded in a writing signed by the party waiving such a right or requirement. Such a waiver shall not waive or affect any other portion of these Terms.

THIS BINDING ARBITRATION AND CLASS ACTION WAIVER SECTION LIMITS CERTAIN RIGHTS, INCLUDING THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE CLAIM, AND THE RIGHT TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED IN THE AAA RULES. OTHER RIGHTS THAT YOU OR COURSERA WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

### **General Terms**

#### Revisions to the Terms

We reserve the right to revise the Terms at our sole discretion at any time. Any revisions to the Terms will be effective immediately upon posting by us. For any material changes to the Terms, we will take reasonable steps to notify you of such changes, via a banner on the website, email notification, another method, or a combination of methods. In all cases, your continued use of the Services after publication of such changes, with or without notification, constitutes binding acceptance of the revised Terms.

### Severability; Waiver

If it turns out that a particular provision of these Terms is not enforceable, this will not affect any other terms. If you do not comply with these Terms, and we do not take immediate action, this does not indicate that we relinquish any rights that we may have (such as taking action in the future).

### Certified Instructors & Certified Programs and Products

Our Content Providers and integrated service providers a third-partyrty beneficiaries of the Terms and may enforce those provisions of the Terms that relate to them.

# Acceptable Use Policy

Effective: January 1, 2021

Our mission is to provide universal access to the world's best education. We believe strongly in preserving free speech and expression for our users as well as academic freedom for our Content Providers and instructors. We also want to make sure that all of our users and instructors feel safe and comfortable while using our Services. We have drafted this policy to ensure that people understand and follow the rules when participating in our online community and otherwise using our Services.

We may remove or edit inappropriate content or activity identified by or reported to us. We may separately suspend, disable, or terminate a user's access to all or part of the Services.

You are prohibited from using our Services to share content that:

- Contains illegal content or promotes illegal activities with the intent to commit such
  activities. Please keep in mind that users who are as young as 18 use Epicenter
  Education, and we do not allow content that is inappropriate for these younger users.
- Contains credible threats or organizes acts of real-world violence. We don't allow content that creates a genuine risk of physical injury or property damage, credibly threatens people or public safety, or organizes or encourages harm.
- Harrasses others. We encourage commentary about people and matters of public interest, but abusive or otherwise inappropriate content directed at private individuals is not allowed.
- Violates intellectual property, privacy, or other rights. Do not share content that you do
  not have the right to share, claim content that you did not create as your own, or
  otherwise infringe or misappropriate someone else's intellectual property or other rights.
  Always attribute materials used or quoted by you to the original copyright owner.
- Spams others. Do not share irrelevant or inappropriate advertising, promotional, or solicitation content.
- Otherwise violates the Terms of Use.

Please note that specific Content Offerings may have additional rules and requirements.

#### You also aren't allowed to:

- Do anything that violates local, state, national, or international law or breaches any of your contractual obligations or fiduciary duties.
- Share your password, let anyone besides yourself access your account, or do anything that might put your account at risk.
- Attempt to access any other user's account.
- Reproduce, transfer, sell, resell, or otherwise misuse any content from our Services, unless specifically authorized to do so.
- Access, tamper with, or use non-public areas of our systems, unless specifically authorized to do so.
- Break or circumvent our authentication or security measures or otherwise test the vulnerability of our systems or networks, unless specifically authorized to do so.
- Try to reverse engineer any portion of our Services.
- Try to interfere with any user, host, or network, for example by sending a virus, overloading, spamming, or mail-bombing.
- Use our Services to distribute malware.
- Use our Services or any functionality of the Epicenter Education platform for anything other than for completing online courses or for pedagogical purposes.
- Impersonate or misrepresent your affiliation with any person or entity.
- Encourage or help anyone do any of the things on this list.

# Copyright and Trademark Policy

Effective as of January 1, 2021.

Epicenter Education respects the intellectual property rights of our Content Providers, instructors, users, and other third parties and expects our users to do the same when using the Services. We reserve the right to suspend, disable, or terminate the accounts of users who repeatedly infringe or are repeatedly charged with infringing the copyrights, trademarks, or other intellectual property rights of others.

The Digital Millennium Copyright Act of 1998 (the "DMCA") provides recourse for copyright owners who believe that material appearing on the Internet infringes their rights under U.S. copyright law. If you would like to read the DMCA, please visit the U.S. Copyright Office website at <a href="http://www.copyright.gov/legislation/dmca.pdf">http://www.copyright.gov/legislation/dmca.pdf</a>.

If you believe in good faith that materials on the Epicenter Education platform infringe your copyright, the DMCA provides that you (or your agent) may send us a notice requesting that the material be removed or access to it blocked.

The notice must include the following information:

1. the physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;

- identification of the copyrighted work claimed to have been infringed (or if multiple copyrighted works located on the platform are covered by a single notification, a representative list of such works);
- 3. identification of the material that is claimed to be infringing or the subject of infringing activity, and information reasonably sufficient to allow Epicenter Education to locate the material on the Platform;
- 4. the name, address, telephone number, and email address (if available) of the complaining party;
- 5. a statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and
- 6. a statement that the information in the notification is accurate and, under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

Notices must meet the then-current statutory requirements imposed by the DMCA. Notices and counter-notices with respect to the Services can either be sent via email: info@epicentereducation.com

We suggest that you consult your legal advisor before filing a notice. Also, be aware that there can be penalties for false claims under the DMCA.

Epicenter Education also respects the trademark rights of others. Accounts with any other content that misleads others or violates another's trademark may be updated, suspended, disabled, or terminated by Epicenter Education at its sole discretion. If you are concerned that someone may be using your trademark without proper permission on our Services, please email us at info@epicentereducation.com, and we will review your submission. If we deem it appropriate, we may remove the offending content, warn the individual who posted the content, and/or temporarily or permanently suspend or disable the individual's account.

# **Honor Code**

Effective as of January 1, 2021

All users participating in Content Offerings must agree to abide by the following code:

- 1. I will register for only one account, unless expressly permitted to register for additional accounts by Epicenter Education.
- 2. My answers to homework, quizzes, exams, projects, and other assignments will be my own work (except for assignments that explicitly permit collaboration).
- 3. I will not make solutions to homework, quizzes, exams, projects, and other assignments available to anyone else (except to the extent an assignment explicitly permits sharing solutions). This includes both solutions written by me, as well as any solutions provided by the course staff or others.
- 4. I will not engage in any other activities that will dishonestly improve my results or dishonestly improve or hurt the results of others.

Any violation of this code may result in your access to all or part of the Services being suspended, disabled, or terminated.

# **Privacy Policy**

#### 1. What information do we collect and what do we do with it?

When you enroll as a student or subscriber ("learner") on our site or related courses, as part of the enrolling process, we collect the personal information you give us such as your name and email address.

Email marketing: we may send you emails about our site and related course(s), registration, course content, your course progress, or other updates. We may also use your email to inform you about changes to the course, survey you about your usage, or collect your opinion.

### 2. How do you get my consent?

When you provide us with personal information to become a learner on our site, make a purchase, or participate in the course, you imply that you consent to our collecting it and using it for that specific reason only.

If we ask for your personal information for a secondary reason, like marketing, we will either ask you directly for your expressed consent or provide you with an opportunity to say no.

How do I withdraw my consent?

If after you opt-in, you change your mind, you may withdraw your consent for us to contact you, for the continued collection, use, or disclosure of your information, at any time, by contacting us at info@epicentereducation.com.

#### 3. Disclosure

We may disclose your personal information if we are required by law to do so or if you violate our Terms of Service.

#### 4. TalentLMS

Our course and site are hosted by TalentLMS. They provide us with an online course creation platform that allows us to sell our product/services to you.

Your data is stored through TalentLMS's data storage, databases, and the general application. They store your data on a secure server behind a firewall.

#### Payment:

If you purchase on our site, we use a third-party payment processor such as Wix. Payments are encrypted. Your purchase transaction data is stored only as long as is necessary to complete your purchase transaction.

### 5. Third-Party Services

In general, the third-party providers used by us will only collect, use and disclose your information to the extent necessary to allow them to perform the services they provide to us. However, certain third-party service providers, such as payment gateways and other payment transaction processors, have their own privacy policies in respect to the information we are required to provide to them for your purchase-related transactions.

For these providers, we recommend that you read their privacy policies so you can understand how your personal information will be handled by these providers.

Certain providers may be located in or have facilities that are located in a different jurisdiction than either you or us. If you elect to proceed with a transaction that involves the services of a third-party service provider, then your information may become subject to the laws of the jurisdiction(s) in which that service provider or its facilities are located.

As an example, if you are located in Canada and your transaction is processed by a payment gateway located in the United States, then your personal information used in completing that transaction may be subject to disclosure under United States legislation, including the Patriot Act.

Once you leave our course website or are redirected to a third-party website or application, you are no longer governed by this Privacy Policy or our website's Terms of Service.

When you click on links on our course site, they may direct you away from our site. We are not responsible for the privacy practices of other sites and encourage you to read their privacy statements.

### 6. Security

Links

To protect your personal information, we take reasonable precautions and follow industry best practices to make sure it is not inappropriately lost, misused, accessed, disclosed, altered or destroyed.

If you provide us with your credit card information, the information is encrypted using secure socket layer technology (SSL) and stored with encryption. Although no method of transmission over the Internet or electronic storage is 100% secure, we follow requirements and implement additional generally accepted industry standards.

#### Cookies

We collect cookies or similar tracking technologies. This means information that our website's server transfers to your computer. This information can be used to track your session on our website. Cookies may also be used to customize our website content for you as an individual. If you are using one of the common Internet web browsers, you can set up your browser to either let you know when you receive a cookie or to deny cookie access to your computer.

- We use cookies to recognize your device and provide you with a personalized experience.
- We also use cookies to attribute visits to our websites to third-party sources and to serve targeted ads from Google, Facebook, Instagram, and other third-party vendors.
- Our third-party advertisers use cookies to track your prior visits to our websites and elsewhere on the Internet in order to serve you targeted ads.
- Opting out: You can opt out of targeted ads served via specific third-party vendors by visiting the Digital Advertising Alliance's <u>Opt-Out page</u>.
- We may also use automated tracking methods on our websites, in communications with you, and in our products and services, to measure performance and engagement.
- Please note that because there is no consistent industry understanding of how to respond to "Do Not Track" signals, we do not alter our data collection and usage practices when we detect such a signal from your browser.

#### Web Analysis Tools

We may use web analysis tools that are built into the Epicenter Education website to measure and collect anonymous session information.

### 7. Age of Consent

By using this site, you represent that you are at least the age of majority in your state or province of residence, or that you are the age of majority in your state or province of residence.

8. Changes to this Privacy Policy

We reserve the right to modify this privacy policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon their posting on the website. If we make material changes to this policy, we will notify you here that it has been updated, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.

If our site or course is acquired or merged with another company, your information may be transferred to the new owners so that we may continue to sell products to you.