



Agents Training Seminar Terms and Conditions

Our Policy Regarding Refunds and Cancellations

All sales are final and any cancellations will not result in a refund of any kind.

Our Policy Regarding Security and Privacy

AGENTSTRAININGSEMINAR.COM ("we" or "us") is committed to protecting our customers' privacy. We feel it is important that you fully understand the terms and conditions under which we use the information we gather from you through the use of this site. Please read this Privacy Policy ("Policy") carefully to understand how we will use and protect your personal information. We will never share your personal information with anyone except as described in this Policy.

1. Collection and Use of Information

In general, you can visit our site without telling us who you are or revealing any personal information about yourself. In order to better provide you with numerous products and services, our site collects two types of information about its visitors: Personally Identifiable Information and Non-Personally Identifiable Information.

Non-Personally Identifiable Information

When you visit our site, we may collect some basic Non-Personally Identifiable Information about you. This information may include information regarding your operating system, browser software, and IP (Internet Protocol) address. Non-Personally Identifiable Information is collected in order to provide you with satisfactory service. We may use the information to detect problems with our server and to administer our site. In addition, Non-Personally Identifiable Information is compiled by us and analyzed on an aggregate basis.

Personally Identifiable Information

When you place an order or enter a promotion, we request that you send us Personally Identifiable Information. This information lets us know the specifics of who you are and can be used to identify, contact or locate you. Personally Identifiable Information may consist of: your name, address, telephone number, email address, birth date, billing information (credit card number, expiration date and billing address), occasion type (Valentine's Day, etc.), products purchased, any relevant promotion code and information (for example, reward program account information) and the item and/or message recipient's name, address, telephone number, email address and any other information you may provide us ("Personally Identifiable Information"). We use Personally Identifiable Information for internal purposes, such as confirming and tracking your order, subscription or registration, analyzing trends and statistics, informing you of our new products, services and offers. Personally Identifiable Information is compiled by us and analyzed on both a personal and an aggregated basis.

To serve you better, we may combine Personally Identifiable Information you give us online. We may also combine that information with publicly available information about you that we may receive from third parties. We use that combined information to enhance and personalize your shopping experience with us, to communicate with you about our products and for other promotional purposes.

We may contract with third-party companies or persons to provide certain services including credit card processing, distribution, data management, promotional services, etc. ("Service Providers"). We provide our Service Providers with the information needed for them to perform these services. We also ask our Service Providers to confirm that their privacy practices are consistent with ours.

2. Placing an Order

When you place an order, we require you to provide us with Personal Information. We use this information to give you a customized experience and to process the orders that you place with us.

3. Use of Cookies/Clear GIFs

Cookies: Like many other commercial sites, our site utilizes standard technologies called "cookies" and clear GIFs to collect information about how our site is used. A cookie is a small data text file, which a website stores on your computer's hard drive (if your web browser permits) that can later be retrieved to identify you to us. Cookies were designed to help a website recognize a user's browser as a previous visitor and thus save and remember any preferences that may have been set while the user was browsing the site. A cookie cannot be read by a website other than the one that set the cookie. Cookies can securely store a customer's password, personalize home pages, identify which parts of a site have been visited or keep track of selections, such as those selected in a "shopping cart." For instance, cookies allow us to pre-populate (or fill in) an email field with your email address if you revisit our site and place an order. When you place an order, we send a cookie to your hard drive to record the product name, category of product that you ordered, the amount paid, the order number and any referral codes. No Personally Identifiable Information is recorded. When you click through to our site from a promotional email, our Service Provider may send a cookie to your hard drive recording your IP address and other related information.

Clear GIFs: Some of our Service Providers may employ clear GIFs (also known as pixel tags, single pixel GIFs, web beacons or action tags) for our benefit to help us measure advertising effectiveness. Clear GIFs help us better manage content on our site by informing us of what content is effective. Clear GIFs are tiny graphics with a unique

identifier, similar in function to cookies, and are used to track the online movements of our users. The main difference between the two is that clear GIFs are invisible on the page and are much smaller, about the size of the period at the end of this sentence. Clear GIFs are not tied to your Personally Identifiable Information. Our Service Providers may use clear GIFs: (i) in HTML based emails to determine which emails have been opened by recipients; (ii) to record when products have been ordered from our site; and (iii) to track the visitor traffic on our site. These clear GIFs allow us to measure the usage of our site by our visitors and the effectiveness of certain communications and marketing campaigns. We may also use clear GIFs in a similar manner in our own emails and on our site. Clear GIFs can "work with" existing cookies on a computer if they are both from the same website or advertising company. That means, for example, that if a person visited "www.companyX.com", which uses an advertising company's clear GIF, the website would match the clear GIFs identifier and the advertising company's cookie ID number, to show the past online behavior for that computer. This collected information can be shared with the advertising company. We may provide such information to our Service Providers but that information can only be used by our Service Providers for our benefit.

4. Surveys and Research

In an effort to improve our site and services, we may request that some customers and recipients voluntarily complete surveys, which may be collected by an independent third party. Individual survey answers are confidential, although non-personal information may be collected and disclosed to third parties. If you do not wish to participate in a survey, simply decline to participate when asked.

5. Mergers and Acquisitions

In the event of a merger, consolidation, or sale or transfer of all or substantially all of the assets of AGENTS TRAINING SEMINAR, one of the assets which would generally be transferred to the purchasing or new entity is the information we collect from our customers and store in our customer database. However, the use of this information by any purchasing or surviving entity would be governed by the terms of this Policy, as amended from time to time, including any amendment after such transaction.

6. Cooperation with Law Enforcement

We will disclose Personally Identifiable Information, after subpoena or written request, to cooperate with a law enforcement investigation. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.

7. Security

We use the Secure Sockets Layer (SSL) technology. SSL encrypts your order information as additional protection against the decoding of that information by anyone other than us. However, despite all reasonable security precautions and processes, such as password protection, encryption technology, and use of firewall technology, no data transmission over the internet can be guaranteed to be 100% secure. As a result, while we strive to protect your Personally Identifiable Information, we cannot guarantee or warrant the security of any information you transmit to or from our site, and you do so at your own risk. Once we receive your transmission, we will take commercially reasonable precautions to protect its security on our systems.

Always sign off and close your browser window once you have finished your visit. This will help prevent someone else from accessing your account/information especially if you share a computer with other people or use a computer in a public place such as an internet café or library.

8. Sale, Trade or Rental of Personally Identifiable Information

We may share Personally Identifiable Information only with businesses that we believe to be reputable and that can provide you with offers and information that we think will be of interest to you.

9. Links to Other Websites

Our site may contain links to other websites. Privacy policies on such linked sites may be different from our Policy. We are not responsible for the privacy practices and content of these third-party websites. You access such linked sites at your own risk. We urge you to follow safe internet practices and do not supply Personal Information to these websites unless you have verified their security and privacy policies.

10. Child Protection

We take special care to protect the safety and privacy of children. Our site is a general audience site. Consumers making purchases on our site must have a valid credit card and be 18 years of age or older. It is the policy of AGENTS TRAINING SEMINAR not to collect personal information on any person under the age of 18 and we request that any person under age 18 not submit any personal information via our site.

11. Your Consent

By shopping on our site you consent to the use of your Personally Identifiable Information by AGENTS TRAINING SEMINAR in the manner specified in this Policy. We, however, have the option to change, modify, or add to the terms and conditions of the Policy at any time. We will inform you of any changes by posting the revised Policy on our site. The Policy will go into effect on the date posted. The new Policy will apply to all

current and past users of our site and will replace any prior policies that are inconsistent.

June 1, 2010

Our Policy Regarding Terms and Conditions for using this Web site.

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Typographical Errors

In the event an AGENTS TRAINING SEMINAR product or service is listed at an incorrect price due to typographical error or error in pricing information received from our suppliers, AGENTS TRAINING SEMINAR shall have the right to refuse or cancel any orders placed for product or service listed at the incorrect price. AGENTS TRAINING SEMINAR shall have the right to refuse or cancel any such orders whether or not the order has been confirmed and your credit card charged.

Third-Party Links

In an attempt to provide increased value to our visitors, this site may contain links to other sites on the internet that are owned and operated by third party vendors and other third parties (the "External Sites"). However, even if the third party is affiliated with AGENTS TRAINING SEMINAR, AGENTS TRAINING SEMINAR has no control over these linked sites, all of which have separate privacy and data collection practices, independent of AGENTS TRAINING SEMINAR. AGENTS TRAINING SEMINAR has no responsibility or liability for these independent policies or actions and is not responsible for the privacy practices or the content of such websites. These linked sites are only for your convenience and therefore you access them at your own risk. Links do not imply that ATS NEW ORLEANS sponsors, endorses, is affiliated with or associated with, or has been legally authorized to use any trademark, trade name, service mark, design, logo, symbol or other copyrighted materials displayed on or accessible through such External Sites. Nonetheless, AGENTS TRAINING SEMINAR seeks to protect the integrity of its site and the links placed upon it and therefore requests any feedback on not only its own site, but for sites it links to as well (including if a specific link does not work). You should contact the site administrator or Webmaster for those External Sites if you have any concerns regarding such links or the content located on such External Sites.

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Your use of this site shall be governed in all respects by the laws of the state of Louisiana, U.S.A., without regard to choice of law provisions, and not by the 1980 U.N. Convention on contracts for the international sale of goods. You agree that jurisdiction over and venue in any legal proceeding directly or indirectly arising out of or relating to this site (including but not limited to the purchase of AGENTS TRAINING SEMINAR products) shall be in the state or federal courts located in Louisiana. Any cause of action or claim you may have with respect to the site (including but not limited to the purchase of AGENTS TRAINING SEMINAR products) must be commenced within one (1) year after the claim or cause of action arises AGENTS TRAINING SEMINAR 's failure to insist

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Arbitration

By using this site, you agree that AGENTS TRAINING SEMINAR, at its sole discretion, may require you to submit any disputes arising from the use of this site, or these terms and conditions concerning or, including disputes arising from or concerning their interpretation, violation, nullity, invalidity, non-performance or termination, as well as disputes about filling gaps in this contract or its adaptation to newly arisen circumstances, to final and binding arbitration under the International Rules of Arbitration of the American Arbitration Association, by one or more arbitrators appointed in accordance with the said Rules. Notwithstanding these rules, however, such proceeding shall be governed by the laws of the state as set forth in the previous section.

Any award in an arbitration initiated under this clause shall be limited to monetary damages and shall include no injunction or direction to any party other than the direction to pay a monetary amount. Further, the arbitrator(s) shall have no authority to award punitive, consequential or other damages not measured by the prevailing party's actual damages in any arbitration initiated under this section, except as may be required by statute.

General

AGENTS TRAINING SEMINAR may revise these terms and conditions at any time by updating this posting. You should visit this page from time to time to review the then-current terms because they are binding on you. Certain provisions of these terms may be superseded by expressly designated legal notices or terms located on particular pages at this site.

June 1, 2010