

IQUP SALES GROUP, LLC
BIZUP BRANDING PACKAGE
PURCHASE TERMS AND CONDITIONS

PRODUCT DESCRIPTION

The **BizUp Branding Package** includes a remarkable set of tools and services you need to begin promoting your business. You will have your own professionally designed website, a lead magnet and email marketing funnel, sales pages, promo video, a complete business suite package, and much more!

Website

The professional business website features your own custom, fully-developed branded design, with hosting and domain name already set up. Our premium designs are customized for high conversions. Your professional business website is mobile responsive and looks great in any browser or device. Your professional business website will be live, ready to schedule appointments, send autoresponders to prospects, offer services, and display your own unique, credibility-building content, video, and ebook.

Promo Video

Show off your business and your brand in style with your own custom 60-second Promo Video. Use your video to promote your business on your website, social media or anywhere on the internet for SEO purposes and increased credibility. Your video will be customized for you and your business, featuring your logo, business name, and contact details...a one-of-a-kind promo tool for your arsenal.

Video Intro Stinger

Having your own custom intro video stinger will impress every visitor to your website. Use your custom video stinger to open all your videos, making your identity known and memorable.

Business Presentation

Every business can benefit from an impressive presentation to assist in the gathering of new clients. Utilize your new business presentation in person or over the internet. Built in PowerPoint with stunning graphics that can be easily modified if you desire.

Landing Page

Drive traffic to a page designed and optimized to capture leads for your business. Your Lead Generation Landing Page is a standalone page on your website featuring your own Lead Magnet and ability to enter prospects into your sales cycle.

Lead Magnet

Your Lead Magnet is a custom downloadable ebook created for your brand to educate your prospects about you and your business. We create the Lead Magnet for you and set it up so your website visitors can opt in and request the download from your Landing Page, all automated for you. Once your prospects opt in, they will automatically be entered into your Email Marketing Campaign, so you can follow up effortlessly.

Email Marketing Campaign

Build your list of prospects and customers with your own Email Marketing Campaign set up for you. We will set up an email marketing account for you and load it with several templates you can use to follow up with subscribers.

Thank You / Download Page

When building customer loyalty nothing replaces making sure your customers know they are appreciated. A well-crafted and professional Thank You Page is often the component of a sales funnel that gets omitted, yet in most cases is the most important step. We assist by closing this loop with a power page that sends your customers off into the sunset with a smile and a desire to come back again soon.

Branding Suite

Each individual piece of your new brand is designed so that every component of your image is coordinated. Your website, social media platforms, business cards, even your sales presentation will be in sync.

Your Branding Suite includes all components required to market your business online and offline. We provide you with all the hi-res files to create your own marketing materials and promote yourself, whether in person or online.

Logo & Color Palette

Your brand starts with a Custom Logo and Color Palette. You will have the hex codes for 3 or more complimentary colors to use in your marketing online and for print. Your Custom Logo file will be provided in several versions: horizontal format, vertical format, grayscale, full color, png with transparent background, jpg with white background, and a psd hi-res file for the printers.

Business Card

Even in 2018, it's still sometimes necessary to be able to provide your prospects with a quality business card. We will design your 3.5" x 2" business card, front and back, to match your brand and color palette. You will receive the high-resolution files ready for the printer of your choice.

Letterhead

Whether sending invoices, receipts, or postal mail correspondence of any kind, having quality designer letterhead always makes a positive impression. The printer-ready high-resolution files for your Letterhead will be provided in file formats any printer may request.

Flyer / Brochure (trifold)

The tri-fold brochure is a convenient design that gives you ample space to convey your marketing message. Our colorful tri-fold brochure designs come in the standard size, ready for the printer in styles sure to impress.

Email Template & Sig File

Design beautiful email campaigns to effectively communicate with your customer. It's easy to get started with our eye-catching, customizable email templates. Our beautiful templates are just waiting for your content. Add your business details in the branded, formatted signature template and you're ready for professional emailing.

PowerPoint Templates

PowerPoint slide deck presentations are critical to making a positive impression and landing more clients. You will benefit from our set of PowerPoint themes, professionally designed to show off your brand and deliver your message in one of three formats to choose from.

Social Media Graphics

Most businesses today understand that a powerful social media presence is essential to success, but few of them carry the same professional design across all social platforms. With our beautifully designed Social Media Graphics, you'll impress your visitors with a look and feel that matches all of your branding elements and helps you stand out above your competition. You will receive all of the header/banner images as well as profile pictures for all of the major social media platforms: Facebook, Twitter, YouTube, Pinterest, Instagram, and LinkedIn. Your files will be provided in the current dimensions and resolutions to fit each of your social platform's requirements, so you don't have to worry about getting them right.

Credibility Creator – P.O.D. Book

A unique title and cover, with your picture and name as the author, will grace your own personal publication. You will own the copyright and have access to the files to submit your own Print On Demand book to CreateSpace and have your book considered for sale on Amazon.com.

Contact Us

If you have any questions about these Terms and Conditions or your product purchase, please contact us at support@IQUP.com.

PAYMENT METHOD

If you are paying by credit card, you will be charged immediately upon submission of your payment information. If paying by wire transfer, or any other of the Company's accepted methods of payment, payment in full should be submitted to the Company immediately. Should you initiate a chargeback with your financial institution after agreeing to these Terms and Conditions, and thus entering into a legal contract, you will be subject to collection proceedings for the full amount due plus chargeback fees and damages. You agree to pay all costs incurred to collect such debt, including, but not limited to, collection costs, attorneys' fees, and court costs.

PURCHASER'S RIGHT TO CANCEL

A seven (7) day right of rescission applies beginning as of the date of the purchase. If the 7-day rescission period has expired, you may no longer rescind your purchase.

Buyers who purchase via credit cards agree, accept and understand that they, irrevocably and without exception and without recourse, will waive all actions, rights, claims, or relationships of agency to any chargeback or disputed payment procedure or refund outside the 7-day right of rescission, invoked personally or invoked by any financial, banking, or any credit card institution personally or on your behalf with respect to any purchase initiated at this web site or otherwise.

Buyers paying by credit card agree to all terms and conditions contained herein, including, but not limited to, IQUP Sales Group, LLC operating policies and agree to waive all chargeback rights, effective on the date of purchase (or deposit) and in consideration of our Right of Rescission policy. If presented with a chargeback, IQUP Sales Group, LLC reserves the right to pursue legal action against the cardholder for breach of contract.

BIZUP BRANDING PACKAGE PURCHASE TERMS AND CONDITIONS

1. You must be at least 18 years of age to purchase our products. Proof of age and residence may be required.
2. Buyers who have purchased the BizUp Branding Package will receive electronic access to the administration areas necessary to manage the website and electronic access to all files and documents.
3. We reserve the right to add, change or remove features from the BizUp Branding Package from time to time and to make comparable replacements or substitutions as we deem appropriate.
4. We intend that all end users conduct their own evaluation relative to their own particular circumstances before attempting to apply any of the information or products provided to any specific situation. We suggest you consult an appropriate professional regarding the applicability of any information contained in any of our products. The success or failure of your efforts depends on conditions, appropriate skills, and individual circumstances and elements too difficult to predict. Some people may have positive results, others may have negative results. Still others may have neither, either positive or negative. We do not make any predictions or guarantees as to the results you will obtain.
5. The information contained in or made available through our products cannot replace or substitute for the services of trained professionals in any field, including, but not limited to, financial, legal or tax matters. We make no representations or warranties concerning any of the information offered or provided. IQUP Sales Group, LLC, and its agents or partners, will not be liable for any consequential, special, exemplary losses that may result as a result of any product purchase, including but not limited to economic loss.
6. IQUP Sales Group, LLC controls and operates its business activities from its offices in the United States of America. Persons who choose to purchase our products who reside in other locations do so on their own initiative, and are responsible for compliance with local laws, if and to the extent local laws are applicable.
7. By purchasing the products described in these Terms and Conditions, you certify that the following statements are true: a) No income or earnings representations were made during the entire sales process; b) No income or earnings guarantees were made or implied relating to the use of the products; c) No ROI was discussed, promised or implied; d) The product(s) purchased were chosen freely and without unreasonable pressure; e) No other agreements or understandings were signed or made orally outside of the purchase documents provided by the Company to document the product purchase; f) Buyer also acknowledges that any bonuses that may be offered from time to time with the product purchase are free of charge.

8. You are required to provide and update an e-mail address to assure access to electronic materials provided by us. When available, registration materials shall be posted on our website. You are responsible to use these materials appropriately.

9. You certify that all of the information provided in these Terms and Conditions is true and correct and does not omit any material fact.

10. In the event that any portion of these Terms and Conditions is declared invalid or unenforceable, the remaining portions of the Terms and Conditions and the provisions of this paragraph shall survive. Any invalid or unenforceable provisions will be stricken and the remainder of the Terms and Conditions shall remain in full force and effect.

11. Although you are purchasing the rights to own a specific domain, transfer of that domain to your full control depends on your having paid for the product in full, and on at least 60 days having passed after the date of purchase. You will need to create a GoDaddy account so that we can transfer the domain ownership to you following instructions that we will provide, which include providing us with your GoDaddy account number and account email address.

12. Your website will be hosted on one of our servers. If you elect to transfer your website to your own hosting account, there will be a \$150 one-time transfer charge.

13. Upon purchase, we will provide you with access to the Word Press admin login for your website so that you can take full responsibility for the website content and functions. We will not provide direct ongoing support for your website but will refer you to one or more preferred vendors who provide Word Press customization and support. You agree that you are purchasing the website as is and that any updates or changes to it will be your full responsibility.

14. You are purchasing access to an email marketing application. Upon purchase, we will provide you with login information and you will assume full responsibility for content and function of that program. Should you elect to utilize a different email marketing application, you will assume full responsibility for it.

15. For all features you are purchasing as part of this product, you agree that you are purchasing them as is, and that you will assume full responsibility for use and changes upon purchase. We are not responsible for any changes made by third-party providers (e.g., Facebook) that may affect your ability to use their systems.

16. We have utilized our best efforts to ensure that your POD book content does not violate any existing copyright or trademark. However, we provide no warranty regarding any potential future conflict with existing intellectual property rights.

Individual/Bulk Purchases for Resale

We will not and do not sell products individually or in bulk to customers for resale to others, nor will we sell individual or bulk products to customers at discounts that are intended for resale by the customer. Customers are prohibited from reselling any products purchased from us or from warehousing products for resale.

General Information

The information contained in its products is the property of IQUP Sales Group, LLC. The entire product and all related materials are protected by copyright law. Any unauthorized copying or distribution is a violation of the United States Copyright Act and may result in civil or criminal penalties. Buyers are purchasing the rights to the unlimited use of all material contained in the specific package purchased only.

The purpose of our products and related materials is provide a head start to business success. Every effort has been made to make this product and its related materials as complete and accurate as possible. Nevertheless, there may be mistakes both typographical and in content. Therefore, this product should be used as a general guide and not as a sole authority. IQUP Sales Group, LLC shall have neither liability nor responsibility to any person or entity with respect to any loss or damage caused, or alleged to be caused, directly or indirectly, by the information or contents in these products.

Due Diligence

Users of our programs, products, services and website resources are advised to do their own due diligence when it comes to making personal business decisions. All information, programs, products and services that have been provided by us should be independently verified by your own selected and qualified professionals. All disclosures and disclaimers made herein, on our web sites, or in any materials provided to you apply equally to any offers, prizes or incentives that may be made by us.

You may not consider any examples, documents, or other content on the Websites or otherwise provided by us to be the equivalent of legal advice. Nothing contained on the Websites or in materials available for sale or download on the Websites provides legal advice in any way. You should consult with your own attorney on any legal questions.

We assume no responsibility for any losses or damages resulting from your use of any link, information, or opportunity contained within the Websites or within any information disclosed by us in any form whatsoever.

IQUP Sales Group, LLC is not a law or accounting firm or a substitute for an attorney's or accountant's advice. While we do provide some legal and tax-related information, the information is general in nature and may not be specific or suitable to your individual situation. Nothing contained herein is intended to be, or should be taken by you as, legal, investment, financial or tax advice. The recommendations in this product and its related materials are based on our experience and research and are believed to be reliable and accurate, but not infallible. The examples presented in this product and its related materials have been

chosen solely to demonstrate given points. You should conduct a thorough investigation of their applicability to your individual circumstances. Without personal knowledge of your specific personal, professional or financial background, it is impossible to offer appropriate advice specific to you as an individual. As such, IQUP Sales Group, LLC disclaim any liability, loss or risk, personal or otherwise that you may incur as a consequence, directly or indirectly, from the use and application of this product or related materials.

Any and all claims, representations, or testimonials made in this product and its related materials on any IQUP Sales Group, LLC website are to be considered the unique and exceptional experiences of those individuals. The testimonials may represent exceptional results, and these results were gained by people who actually used the product, not just purchased it. Persons who just buy the product but who do not listen to it, read it, apply it, or only partly follow directions typically will not have these results. Furthermore, the use of the techniques identified in this product does not guarantee that you will achieve the same results that others have had. We cannot promise specific results. Results are dependent on you, your skills, your personal situation, the market, and your effort. You must conduct your own investigation and analysis of any investment. All investments and business endeavors involve risks and the risks involved vary depending on the particular circumstances. If you rely on the results of others, you do so at your own risk.

Additionally, all business activities require work and dedication. You agree not to hold IQUP Sales Group, LLC liable or accountable for failure of this product to live up to your expectations or for any monetary or other losses you incur while engaged in your business. You could lose all or part of the money that you used to purchase our products following the advice, techniques or other information contained in this product, in the public domain, or in related materials that we sell or advice or information given on IQUP or its affiliates web sites. You will use your own talents voluntarily to implement the systems and techniques described in this product. We cannot and do not represent that any student will have the same results that others have had. We cannot and do not represent that all of the information you may need for any particular situation will be contained in our products or related materials. IQUP Sales Group, LLC and its employees, owners, directors and officers make no representation as to the completeness, currency, accurateness, or the results that may be obtained from using this product and related materials in any way. You agree to assume all risk of use and performance.

IQUP Sales Group, LLC offers no warranties relating to this product, either express or implied. IQUP Sales Group, LLC and its employees, officers, directors, and suppliers will not be liable for consequential damages or for any damages due to loss of business, interruption of business, loss of business profits, or loss of business information. Your entire remedy, as a customer, will be to receive a refund of your purchase price, subject to our refund policy, less shipping and handling charges, if any.

By doing business with IQUP Sales Group, LLC, you are entering into a contract with us in Maricopa County, Arizona. You agree that the Courts in Maricopa County Arizona have the exclusive jurisdiction and are the exclusive venue to adjudicate any dispute regarding the interpretation or enforcement of this Agreement. If any provision of this Agreement is contrary to law, it will not void the Agreement as a whole. Any such

violating provisions will be stricken and the remainder of the disclaimer shall remain in full force and effect. IQUP reserves the right to change the content /and/or the format or presentation of this information at any time. All rights not mentioned herein are reserved by IQUP.

INCOME AND EARNINGS DISCLAIMER

Income or earnings statements (if any) are estimates of income potential only and there are no expressed or implied promises, guarantees, or assurances that your earnings will equal or exceed the figures presented in IQUP resources. Any reliance you may place on the figures we present is at your own risk. Any income or earnings depicted are NOT to be interpreted as common, typical, expected, or normal for the average person. Any particular result may be exceptional, and the variables that impact results are so numerous and sometimes uncontrollable, that IQUP makes no guarantees as to your income or earnings potential.

Making decisions based on any information presented or provided in our programs, products, and services or on our website should be done only with the knowledge and understanding that you could experience losses or make no money at all.

Potential Earnings

Information presented in our products may contain forward-looking statements that may fall within the scope of the Securities Litigation Reform Act of 1995. Forward-looking statements allow us to share our expectations or forecasts of future events. You can identify these statements by the fact that they do not relate strictly to historical or current facts. They use words such as “anticipate,” “estimate,” “expect,” “project,” “intend,” “plan,” “believe,” and “could” and other words and terms of similar inference in connection with a description or an illustration to express our opinion of earnings potential. They are opinions only and should not be relied upon as fact. Do not construe any statement in our website(s), presentation instruments, or materials as a claim or representation of average earnings. There are NO average earnings.

Testimonials

Testimonials are not to be construed as claims or representations of average earnings or potential earnings regarding your use of our products. In good faith, we make every effort to research and confirm testimonial content prior to publication; however, in some situations the validation process may fail. Testimonial success stories provide no assurances of your success or financial promise regarding income and earnings. We cannot, do not, and will not make any claims as to earnings, average or otherwise.

Success

We do not guarantee or imply that you will make any income or earnings, that you will be “successful” or that you will make any financial gains at all. If you rely upon our examples or figures, you do so at your own risk, and you accept all risk associated with that reliance.

You agree that we are not responsible for the success or failure of your business decisions relating to any information presented by our company, or our programs, products or services.

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Prior to transfer of control to you, we may terminate your access to the product, without cause or notice, at our discretion, which may result in the forfeiture and destruction of all information associated with you. All provisions of these Terms and Conditions that by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability.

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- Any Content for which separate payment is required;
- Any advertisements or promotions by third parties;
- Any material for which you have not obtained all necessary consents; and
- Any material that is discriminatory, obscene, pornographic, defamatory, liable to incite racial hatred, in breach of confidentiality or privacy, which may cause annoyance or inconvenience to others, which encourages or constitutes conduct that would be deemed a criminal offence, give rise to a civil liability, or otherwise is contrary to the law in the United States.

Limitation of Liability

In no event shall we or our directors, employees, partners, agents, suppliers, or affiliates, be liable for damages, direct or consequential, resulting from your use of the products, and you agree to defend, indemnify and hold us harmless from any claims, losses, liability costs and expenses, including, but not limited to, attorneys' fees, arising from your violation of any third-party's rights.

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, WE HEREBY DISCLAIM ANY AND ALL LIABILITY FOR LOSS, INJURY OR DAMAGE (DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL OR SPECIAL) ARISING OUT OF OR IN CONNECTION WITH USE OF THE PRODUCT, INCLUDING WITHOUT LIMITATION ANY AND ALL LIABILITY:

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- RELATING TO ANY INTERRUPTION, FAILURE OR CESSATION OF OPERATION OR TRANSMISSION;
- RESULTING FROM ANY ACTS OR OMISSIONS OF ANY THIRD PARTIES IN CONNECTION WITH YOUR USE OF THE WEBSITES;
- RESULTING FROM RELIANCE UPON, OPERATION OF, USE OF OR ACTIONS OR DECISIONS MADE ON THE BASIS OF, ANY FACTS, OPINIONS, IDEAS, INSTRUCTIONS, METHODS, OR PROCEDURES SET OUT ON THIS SITE;
- ARISING OUT OF OR RELATING TO THE MISUSE OF OR INAPPROPRIATE RELIANCE ON THE CONTENT OF THE WEBSITES; AND
- RESULTING FROM ANY VIRUS, WORM, TROJAN, TIME-BOMBS, KEYSTROKE LOGGERS, SPYWARE, ADWARE OR ANY OTHER KIND OF MALWARE OR CONTAMINATION OF COMPUTING EQUIPMENT.

YOU SHOULD CARRY OUT YOUR OWN EVALUATION / VERIFICATION EXERCISE BEFORE CHOOSING TO RELY UPON ANY OF THE CONTENT IN ANY WAY.

THIS DOES NOT AFFECT OUR LIABILITY FOR DEATH OR PERSONAL INJURY ARISING FROM OUR NEGLIGENCE, OR OUR LIABILITY FOR FRAUD OR FRAUDULENT MISREPRESENTATION, OR ANY OTHER LIABILITY WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

Viruses, hacking and other offences

You must not misuse the websites by knowingly introducing (or transmitting data, sending or uploading any material that contains) viruses, Trojans, worms, time-bombs, keystroke loggers, spyware, adware, logic bombs or other material, programs or similar computer code which is malicious, technologically harmful or designed to adversely affect the operation of any computer software or hardware of the websites.

You must not attempt to gain unauthorized access to the websites, the servers on which the websites are stored or any server, computer or database connected to the websites. You must not attack the websites via a denial-of-service attack or a distributed denial-of-service attack. In the event of such a breach, your rights to use the websites will cease immediately. We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer.

You acknowledge that you are solely responsible for any Information that you choose to disclose and make publicly accessible via the websites, and that under no circumstances will we be liable in any way for the disclosure and public accessibility of such Information. You acknowledge that any information posted to publicly accessible areas may remain publicly accessible indefinitely.

Prohibited Use

You may only use the websites for lawful purposes. You may not use the Websites:

- in any way that breaches any applicable local, national or international law or regulation;

- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent intent, purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorized advertising or promotional material or any other form of similar solicitation (spam).

If you breach these Terms and Conditions, we will terminate any applicable licenses and/or block your IP address from accessing the websites and/or withdraw your right to use the websites (or any part of the websites), immediately.

Changes to the Terms and Conditions

We shall have the right, at our sole discretion and at any time, to change or modify these Terms and Conditions. Any change shall be effective immediately upon posting to your virtual office. You are responsible for regularly reviewing these Terms and Conditions to obtain timely notice of any changes, as they are binding on you when published. We will post a last amendment date at the bottom of each page to assist your review. Your continued use of the product after such posting shall constitute your acceptance of these Terms and Conditions as modified. Some of the provisions in these Terms and Conditions may also be superseded by provisions or notices published elsewhere on the Websites.

Warranty Disclaimer

The product is provided on an "as is" and "as available" basis. We endeavor to ensure that the website's and brand's content is accurate and consistent and the use of the domain purchased does not violate the intellectual property rights of other organizations or individuals; however, we disclaim any responsibility from any potential conflict with existing organization names or trademarks, if any. We cannot guarantee your ability to trademark your domain name or logo. Although you are purchasing the rights to the domain name we are providing, selection and use of an entity name for your business is your full responsibility and we make no warranty that there would not be a potential conflict with an existing business name or trademark.

The products are provided without warranties of any kind, whether express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, non-infringement or course of performance.

We do not warrant that:

1. the websites will function uninterrupted, secure or available at any particular time or location;
2. any errors or defects will be corrected;
3. the websites are free of viruses or other harmful components; or
4. the results of using the websites will meet your requirements.

Dispute Adjudication

By doing business with us, you are entering into a contract with us in Maricopa County, Arizona. You agree that the Courts in Maricopa County Arizona have the exclusive jurisdiction and are the exclusive venue to adjudicate any dispute regarding the interpretation or enforcement of this Agreement. If any provision of this Agreement is contrary to law, it will not void the Agreement as a whole. Any such

violating provisions will be stricken and the remainder of the disclaimer shall remain in full force and effect.

We reserve the right to change the format or presentation of products at any time. All rights not mentioned here are reserved by us.

Delegation of Rights

You may not assign or delegate your rights or obligations under these Terms and Conditions without our prior written consent.

Enforceability

If any provision of these Terms and Conditions (or part of any provision) is found by any court or other authority of competent jurisdiction to be invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed not to form part of these Terms and Conditions, and the validity and enforceability of the other provisions of these Terms and Conditions shall not be affected.

Waiver of Rights

No failure or delay by us to exercise any right, power or remedy will operate as a waiver of any of our rights nor will any partial exercise preclude any further exercise of the same or some other right, power or remedy.

Governing Law and Jurisdiction

The Terms and Conditions and any and all claims, disputes or proceedings of any kind (whether relating to contractual or non-contractual obligations) arising out of or in connection with them shall be adjudicated in the courts serving Maricopa County, governed by and construed in accordance with the laws of the State of Arizona.

PRIVACY POLICY

We are committed to respecting the privacy rights of those visiting our websites. This policy does not apply to information collected through other means such as by telephone or in person, although that information may be protected by other privacy policies.

We recognize that the privacy of your personal information is important. The purpose of this policy is to let you know how we handle the information collected through the use of our website. Portions of this website may describe privacy practices applicable to specific types of information or to information provided on specific web pages.

This Privacy Policy is only applicable to our websites and not to any third-party websites, which may have data collection, storage and use practices and policies that differ materially from this Privacy Policy. For additional information, see the section concerning Third-Party Websites, below.

BY USING OUR WEBSITE, YOU REPRESENT AND WARRANT THAT YOU HAVE READ AND UNDERSTOOD, AND AGREE TO ALL OF THE TERMS OF THIS PRIVACY POLICY. IF YOU DO NOT UNDERSTAND OR DO NOT AGREE TO BE BOUND BY THIS PRIVACY POLICY, YOU MUST IMMEDIATELY LEAVE THE WEBSITE.

Each time you use the website, the then-current version of this Privacy Policy will apply. Accordingly, each time you use the website, you should check the date of this Privacy Policy (which appears at the end) and review any changes since the last time you visited the website. For additional information, see the section concerning Updates and Changes to the Privacy Policy, below.

Children's Privacy Policy

We will not intentionally collect any personal information from children under the age of 13 through this website without receiving parental consent. If you think that we have collected personal information from a child under the age of 13 through this website, please contact us. We have designed this Privacy Policy in order to comply with the Children's Online Privacy Policy Act (COPPA).

Information Collection

We are the sole owner of our websites. We collect information from customers and visitors to the websites at different points on the websites.

Traffic Data

We automatically gathers information of the sort that browsers make available, including:

- IP addresses;
- domain servers;
- types of devices accessing the Website; and
- types of web browsers accessing the Websites (collectively "Traffic Data").

Traffic Data is anonymous information that does not personally identify you.

Cookies and Traffic Data

A cookie is a string of information that a website stores on a user's computer, and that the user's browser provides to the website each time the user submits a query to the website. The purpose of a cookie is to identify unique users of the website. We use cookies to customize your experience on the websites.

We use various technologies, which may include "cookie" technology, to gather information from our visitors, such as pages visited and how often they are visited, and to enable certain features on this website. "Cookies" are small text files that may be placed on your computer when you visit a website or click on a URL. Cookies may include "single-session cookies" which generally record information during only a single visit to a website and then are erased, and "persistent" cookies which are generally stored on a computer unless or until they are deleted or are set to expire.

You may disable cookies and similar items by adjusting your browser preferences at any time; however, this may limit your ability to take advantage of all the features on our websites.

We may also allow third party service providers to use cookies and other technologies to collect information and to track browsing activity over time and across third party websites such as web browsers used to read our websites, which websites are referring traffic or linking to our websites, and to deliver targeted advertisements to you. We do not control these third-party technologies and their use is governed by the privacy policies of third parties using such technologies.

We may use analytics companies to gather information and aggregate data from our website visitors, such as which pages are visited and how often they are visited, and to enable certain features on our websites. Information is captured using various technologies and may include cookies.

We may use and disclose your activity information unless restricted by this policy or by law. Some examples of the ways we use your activity information include:

- Customizing your experience on the websites including managing and recording your preferences.
- Marketing, product development, and research purposes.
- Tracking resources and data accessed on the websites. Developing reports regarding website usage, activity, and statistics.
- Assisting users experiencing website problems.
- Enabling certain functions and tools on this website.
- Tracking paths of visitors to this website and within this website.

Your Personal Information

The websites may include web pages that give you the opportunity to provide us with personal information about yourself. You do not have to provide us with personal information if you do not want to; however, that may limit your ability to use certain functions of the websites or to request certain services or information. Personal Information that is collected from customers, product or services purchases, or surveys is used and disclosed as described in this Privacy Policy. Except as specifically set forth in this Privacy Policy, we do NOT share personal information. We may share aggregated information from time to time with its partners, vendors or other third parties. When such aggregate information is shared by us, no personal information is shared. We may use personal information for a number of purposes such as:

- To respond to an email or particular request from you.
- To personalize the websites for you.
- To process an application as requested by you.
- To administer surveys and promotions.
- To provide you with information that we believe may be useful to you.
- To perform analytics and to improve our products, websites, and advertising.
- To comply with applicable laws, regulations, and legal process.

- To protect our rights, the rights of affiliates or related third parties, or take appropriate legal action, such as to enforce our Terms and Conditions.
- To keep a record of our transactions and communications.
- As otherwise necessary or useful for us to conduct our business, so long as such use is permitted by law.

We may supplement the personal information you provide with additional personal information gathered from public sources or from third-parties (e.g., consumer reporting agencies) who may lawfully provide such information to IQUP. You are under no obligation to provide personal information, with the caveat that your refusal to do so may prevent you from using certain of the features and services available on the Websites or from purchasing any of our products.

Product or Services Purchases

When a customer purchases products or services from us through any of our Websites, the purchaser must provide us with certain personal information. This information is used for billing, payment purposes, and to fill orders.

Information that You Make Public

The websites may contain features (e.g., public profiles, forums, and message boards) that permit you to upload, post, transmit, display, perform or distribute content, information or other material, including some of your personal information. Any information that you choose to disclose by means of such features becomes public information over which we are unable to exercise any control. You should exercise caution when deciding to disclose your personal information by any means and you agree to assume all responsibility for doing so.

Information Use and Disclosure Practices

We analyze traffic data and information gathered using cookies to help us better understand who is using the websites and how they are using them. By identifying patterns and trends in usage, we are able to better design the websites to improve your experience, and to serve you more relevant and interesting content. From time to time, we may release traffic data and information gathered using cookies in the aggregate, such as by publishing a report on trends in the usage of the Website. We do not attempt to link information gathered using Cookies to personal information.

Sharing Information

Except under the following circumstances and otherwise as set forth in this Privacy Policy, we will only share your personal information with third parties as outlined in this policy and as otherwise permitted by law.

- We reserve the right to transfer all personal information in our possession to a successor organization in the event of a merger, acquisition, or bankruptcy or sale of all or a portion of our assets.
 - Other than to the extent ordered by a bankruptcy or other court, the use and disclosure of all transferred personal information will be subject to this Privacy Policy, or to a new

privacy policy if you are given notice of that new privacy policy and opportunity to affirmatively opt-out of it.

- Personal information submitted or collected after a transfer, however, may be subject to a new privacy policy adopted by any successor organization.
- We will provide confidential and personally identifiable information as necessary to comply with judicial and administrative orders, subpoenas, civil or criminal investigative demands, administrative and regulatory demands and other legal obligations.
 - In order for us to conduct business in certain jurisdictions, we must disclose certain personally identifiable and confidential information to regulatory authorities in said jurisdictions.
- If you submit information or a posting to a chat room, forum, bulletin board, or similar "chat" related portion of the websites, the information you submit along with your screen name will be visible to all visitors, and such visitors may share with others. Therefore, please be thoughtful in what you write and understand that this information may become public.
- We may also share personal information with other third-party companies that we collaborate with or hire to perform services on our behalf. For example, we may hire a company to help us send and manage email, and we might provide the company with your email address and certain other information in order for them to send you an email message on our behalf. Similarly, we may hire companies to host or operate some of our Websites and related computers and software applications.
- We may disclose personal information to those who help provide services, including those who perform technical, administrative and data processing tasks such as hosting, billing, fulfillment, and data storage and security, when required by law or to protect rights.
- If you have failed to pay any balance owed in consideration of products or services, we may, as permitted by law, report your personal information, including without limitation, your unpaid balance, to consumer credit reporting services, collection agencies and others.

Communications from Us

When making a purchase or other inquiry through the websites, you consent to receive communications (i.e., email, text, live chat, and/or phone calls) from us. There are several reasons for communications to be sent to product owners and those include but are not limited to:

- Product access and use.
- Service-related notifications.
- Information on products, services, special deals, or a newsletter.

Links

Our websites may contain links to other sites. Please be aware that we are not responsible for the privacy practices of such other sites. We encourage users to be aware when they leave our site and to read the privacy statements of each and every website that collects personal information. This privacy statement applies solely to information collected by our websites.

Security

We have implemented and maintain reasonable security procedures and practices to protect against the unauthorized access, use, modification, destruction or disclosure of your personal information.

Lost or Stolen Information

You must promptly notify us if your credit, banking, other financial information, user name or password is lost, stolen or used without permission. In such an event, we will remove that credit card number, bank account information, other financial institution information, user name or password from your account.

Promotional Activities

From time to time, we may conduct contests, giveaways and other promotions (collectively, "Promotional Activities"). Any information submitted in connection with Promotional Activities will be treated in accordance with this Privacy Policy. Additionally, we may also ask you to participate in surveys designed to help us improve the websites, our products or services. Any personal information provided to us in connection with any survey will be used only in relation to that survey, and will be disclosed to third parties not bound by this Privacy Policy only in aggregated form.

Changes to This Privacy Policy

We reserve the right to amend or change this Privacy Policy at any time at our sole discretion. It is your responsibility to periodically access this Privacy Policy by clicking on the Privacy Policy link on our websites. You can determine the date this Privacy Policy was last updated by referring to the effective date found at the end of the policy.

Making Changes to Your Personal Information

Customers may update their personal information as necessary by logging into their online Virtual Office, which allows them to access and edit their account information. In addition, customers may contact us at support@IQUP.com.

Social Media Disclaimer

We are under no obligation to screen or monitor your posts or any other User Content; however, we may make a reasonable effort to monitor participation to ensure that you stay on topic, are courteous and avoid making offensive comments. Your posts and user content must adhere to the following requirements and cannot:

- Contain any third-party material including logos, drawings, tattoos, photographs, pictures, sculptures, paintings and other images or works of art, phrases, trademarks, trade secrets or other items without explicit prior written permission to use such materials.
- Contain sexually explicit, graphic, gratuitous or unnecessarily violent content or defamatory or derogatory content against any ethnic, racial, gender, religious, sexual orientation, professional or age group or contain any pornographic or nude material.

- Contain any private information about yourself or any other individual, including without limitation, information related to the health of the individual, financial information about the individual or any identification or account numbers related to the individual, with or without their permission or consent.
- Contain any software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software, hardware or telecommunications equipment.
- Contain any advertising, promotional materials, "junk mail," "spam," "chain letters," or "pyramid schemes" or promote illegal activity or illegal contests, sweepstakes, or gambling, including any online casino, sports books, bingo, poker or any other form of solicitation.
- Contain any material that, through any form of communication with the press, public, clients or media, disparages IQUP or its employees, contractors, directors, instructors, owners, officers and creators, in any way.
 - Forms of communication include but are not limited to social media websites, public forums, suppliers, vendors, clients, interviews, or recorded statements.

You agree and understand that disparagement includes but is not limited to critiques, derogatory statements, ridicule, slander, jokes or insults at the expense of the company, management, senior personnel, independent contractors, products or services.

We reserve the right to edit comments for content, remove off-topic contributions, delete offensive comments or remarks, block offensive contributors and delete actual or suspected spam content from any social media site. Please be aware that once you post something online, there is the potential for numerous individuals to read your words, even years from now. Therefore, we suggest that you exercise caution when posting on any social media sites and that you not disclose personally identifiable information such as your location, medical record number, personal medical information, financial information, etc. We are not responsible for the content of any comments or responses posted by others to any website or social media site, if any, managed or monitored by IQUP. We do not control the placement of any marketing or advertising displayed on our pages by social media or third-party organizations.

We reserve the right to respond to any post or user content and may occasionally, privately request your contact information to assist offline with your consent by routing the matter to the appropriate persons or department for further handling.

Anyone violating this prohibition will be subject to termination of product access.