WEBSITE PRIVACY POLICY

The Internet is an amazing tool. It has the power to change the way we live, and we are starting to see that potential today. With only a few mouse-clicks, you can follow the news, look up facts, buy goods and services, and communicate with others from around the world. It is important to Blanc, Defreitas & Associates to help our customers retain their privacy when they take advantage of all the Internet has to offer.

We believe your business is no one else's. Your privacy is important to you and to us. So, we will protect the information you share with us. To protect your privacy, Blanc, Defreitas & Associates follows different principles in accordance with worldwide practices for customer privacy and data protection.

- We will not sell or give away your name, mail address, phone number, email address, or any other information to anyone.
- We will use state-of-the-art security measures to protect your information from unauthorized users.

NOTICE

We will ask you when we need information that personally identifies you (personal information) or allows us to contact you. Generally, this information is requested when you create a Registration ID on the site or when you download free software, enter a contest, order email newsletters, or join a limited-access premium site. We use your personal information for four primary purposes:

- To make the site easier for you to use by not having to enter information more than once.
- To help you quickly find software, services, or information.
- To help us create content most relevant to you.
- To alert you to product upgrades, special offers, updated information, and other new services from Blanc, Defreitas & Associates.

CONSENT

If you choose not to register or provide personal information, you can still use most of blancdefreitasassoc.com. But you will not be able to access areas that require registration.

If you decide to register, you will be able to select the kinds of information you want to receive from us by subscribing to various services, like our electronic newsletters. If you do not want us to communicate with you about other offers regarding Blanc, Defreitas, & Associates products, programs, events, or services by email, post mail, or telephone, you may select the option stating that you do not wish to receive marketing messages from Blanc, Defreitas & Associates. Blanc, Defreitas & Associates occasionally allows other companies to offer our registered customers information about their products and services. If you do not want to receive these offers, you may select the option stating that you do not wish to receive marketing materials from third parties.

RETURNS & REFUND POLICY

Thanks for purchasing our products (or subscribing to our services) at blancdefreitasassoc.com.

We offer a full money back guarantee on all purchases made on our website, but under certain conditions. We invite you to read the conditions explained in more detail below, in order to see the condition that applies to your situation, while following the correct procedure.

If you are unhappy with the products that you have purchased from us, please let us know. Our Returns & Refund Policy gives you 12 hours to return or exchange an article purchased online with a valid receipt. You are eligible for a full refund within 3 hours of your purchase.

After the 24 hours period, we cannot offer you any refund or exchange. We encourage our customers to try the product (or service) in the first few days of their purchase to ensure it meets their needs.

If you have any further questions or would like to request a refund, please do not hesitate to contact us.

REFUNDS (if applicable)

Once your return request is received and considered, we will send you an email to notify you that we have received your request. We will also inform you if your refund has been approved or refused.

If your request is approved, your refund with be processed, and a credit will automatically be applied to your credit card or original payment method within 7 calendar days.

LATE OR MISSING REFUNDS (if applicable)

If you have not received a refund yet, first check your bank account again. Then contact your credit card company, it may take some time before your refund is officially posted.

There is often some processing time before a refund is posted, so contacting your bank is an important step. If you've done all this and you still have not received your refund yet, please contact us at <u>info@blancdefreitasassoc.com</u>.