

## Terms & Conditions

If you access and use this Web site (the "Site"), you accept and agree to be bound by and comply with these terms (the "Terms"). If you do not accept the Terms, do not use the Site.

- **General** - All products and services of Natures V and its subsidiaries and affiliates are subject to the terms and conditions of the applicable agreements governing their use.

- o The Terms are to be read by you together with any terms, conditions or disclaimers provided in the pages of the Site. In the event of any conflict, the terms provided in the pages of the Site will govern.

- o The information, material and content provided in the pages of the Site (the "Information") may be changed at any time without notice. Changes may be made to the Terms at any time without notice by updating this posting. You agree to review the Terms regularly and your continued access or use of the Site will mean that you agree to any changes.

- **Internet E-Mail**

- o Any unprotected E-Mail communication over the Internet is, as with communication via any other medium (e.g. cellular phones, post office mail), not confidential, subject to possible interception or loss, and is also subject to possible alteration.

- **No Endorsements**

- o No endorsement or approval of any third parties or their advice, opinions, information, products or services is expressed or implied by any Information.

- **Links/Software**

- o Links from or to web sites outside the Site are meant for convenience only. **Natures V** does not review, endorse, approve or control, and is not responsible for any sites linked from or to the Site, the content of those sites, the third parties named therein, or their products and services. Linking to any other site is at your sole risk and Natures V will not be responsible or liable for any damages in connection with linking. Links to downloadable software sites are for convenience only and **Natures V** is not responsible or liable for any difficulties or consequences associated with downloading the software. Use of any downloaded software is governed by the terms of the license agreement, if any, which accompanies or is provided with the software.

- **Payment for Products & Services**

### Products

- o Products which are have a delay in shipment extending beyond 7 days customers have a right to be refunded the product cost amount less shipping and handling.

- o Customers are responsible for all shipping charges on refunds.

o All Credit Cards will be processed in US Dollar at the time of payment. **Natures V** is not responsible for any fees, charges, exchange rates or additional charges levied by individual financial institutions or Credit Card companies.

### **Refund / Cancellation Policy Services**

♣ There is no cash refund once the product has been shipped. ♣ There is no refund for merely changing your mind! ♣ We are here to get you results and these results cannot be achieved if you fail to allow the supplement time to work! ♣ This is not negotiable.

• **Consulting** o No refunds are available for completed consulting services. o Unused, pre-paid and retainer-based consulting services may be eligible for a refund depending on the agreement between you and the LSOW subsidiary.

♣ Some products may need to be shipped directly to the manufacturer. This will be stated on the product package or instruction insert. Should you be unsure if this is the case, please contact us using the information at the bottom of this page

o Customers are responsible for all shipping charges on refunds.

o Refunds are only available when the product ordered has not been shipped.

### **Privacy Policy**

**Privacy Policy** Thank you for visiting the **Natures-V website**. This privacy policy tells you how we use personal information collected at this site. Please read this privacy policy before using the site or submitting any personal information. By using the site, you are accepting the practices described in this privacy policy. These practices may be changed, but any changes will be posted and changes will only apply to activities and information on a going forward, not retroactive basis. You are encouraged to review the privacy policy whenever you visit the site to make sure that you understand how any personal information you provide will be used.

**Note:** the privacy practices set forth in this privacy policy are for web sites within the **Natures V** portfolio. If you link to other third party web sites, please review the privacy policies posted at those sites. **Natures V** is not responsible for how data or information is treated/handled by any third party web site that is linked to from our sites.

**Collection of Information** We collect personally identifiable information, like names, postal addresses, email addresses, etc., when voluntarily submitted by our visitors. The information you provide is used to fulfill your specific request. This information is only used to fulfill your specific request, unless you give us permission to use it in another manner, for example to add you to one of our mailing lists.

**Cookie/Tracking Technology** The Site may use cookie and tracking technology depending on the features offered. Cookie and tracking technology are useful for gathering information such as browser

type and operating system, tracking the number of visitors to the Site, and understanding how visitors use the Site. Cookies can also help customize the Site for visitors. Personal information cannot be collected via cookies and other tracking technology, however, if you previously provided personally identifiable information, cookies may be tied to such information. Aggregate cookie and tracking information may be shared with third parties. Distribution of Information We may share information with governmental agencies or other companies assisting us in fraud prevention or investigation. We may do so when: (1) permitted or required by law; or, (2) trying to protect against or prevent actual or potential fraud or unauthorized transactions; or, (3) investigating fraud which has already taken place. The information is not provided to these companies for marketing purposes.