

TERMS OF USE

When we say "we," "us" or "our," that means paycosmos and its affiliates.

By using any of paycosmos provided services you have agreed to the following.

This policy describes how we collect, store, use and protect your personal information. You accept this policy when you use our products, services or any other features, technologies or functionalities offered by us on our website. We may amend this policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it.

Payments, Donations, or Contributions

When you provide account and or amount information to make a payment, donation or contribution, you have authorized us to immediately debit your account using Electronic Funds Transfers for the amount you provide.

The Shipping and Returns Policies:

For details on estimate delivery of items shipped, if applicable, or return item policies, please contact our customer support at

PRIVACY POLICY:

We respect and are committed to protecting your privacy. We may collect personally identifiable information when you visit our site. We also automatically receive and record information on our server logs from your browser including your IP address, cookie information and the page(s) you visited. We will not sell your personally identifiable information to anyone.

Opt-out

Individuals may opt-out of receiving email from an organization that uses paycosmos by simply providing the transaction number in the email they received.

We do not use cookies

But we may collect information about your computer or other access device to mitigate risk and for fraud prevention purposes.

How we protect and store personal information

Throughout this policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We only consider personal information to include information that can identify a specific user.

We store and process your personal information on our computers in the US and we protect it by maintaining physical, electronic and procedural safeguards in compliance with applicable US federal and state regulations. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

How we use the personal information we collect

Our primary purpose in collecting personal information is to provide secure, efficient, and excellence experience when using our products. We may use your personal information to:

- provide Services and customer support you request;
- process transactions and send notices about your transactions;
- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially prohibited or illegal activities, and enforce our User Agreement;
- improve our Services and the content and layout of our website and applications;
- compare information for accuracy and verify it with third parties.

Who we share your personal information

We will not disclose your information, credit card number, or bank account number to anyone you have paid or with the third parties that offer or use the our Services, except with your express permission or if we are required to do so to comply with a credit card rules, subpoena or other legal process.

No Warranty

WE DO NOT PROMISE THAT THE EMAILS OR WEBSITES PROVIDED WITH THE SERVICE OR ANY MATERIALS, CONTENT, SERVICES OR FEATURES OF THE EMAILS OR WEBSITES WILL BE ERRORFREE OR UNINTERRUPTED, OR THAT ANY DEFECTS WILL BE CORRECTED, OR THAT USE OF THE EMAILS OR WEBSITES WILL PROVIDE SPECIFIC RESULTS. THE WEBSITE, THE MATERIALS, THE CONTENT AND RELATED SERVICES ARE PROVIDED TO YOU "AS IS" AND "AS AVAILABLE." WE

DISCLAIM ALL IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

Limitation of Liability

If we fail or delay in making a payment, donation or contribution according to your instructions, or if we make a payment, donation or contribution in an amount that is less than the amount in your instructions, unless otherwise required by law, our liability will be limited to the interest on the amount that we failed to timely pay, calculated from the date on which the payment was to be made until the date it was actually made or you cancelled the instructions. We will only pay such interest to either you or the recipient of the payment, but not to both, and our payment to either party fully discharges any obligation to the other party. If we become liable to you for interest compensation, such interest will be calculated based on the average federal funds rate in the Federal Reserve Bank district applicable to California, and computed on the basis of a 365-day year.

UNLESS REQUIRED BY LAW, IN NO EVENT WILL WE BE LIABLE TO YOU FOR SPECIAL, INDIRECT, PUNITIVE OR CONSEQUENTIAL DAMAGES, INCLUDING WITHOUT LIMITATION LOST PROFITS OR REVENUES, EVEN IF WE ARE ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES.

Changes to these Terms of Use

We may change these Terms of Use from time to time by posting a revised version of these Terms of Use on this website, providing a link to the revised Terms of Use within Online Services, or by any other method as permitted by law. Use of the Online Services after revised Terms of Use have been made available constitutes acceptance of such revised Terms of Use. You should regularly review these Terms of Use for any changes or additional terms.

Restricting Access

We may suspend your access to all or any part of Online Services at any time and for any reason without prior notice to you.

We Work to Ensure Privacy and Security During Your Online Sessions

The information you provide to us online is protected by Secure Socket Layer (SSL technology). SSL is the leading security protocol for data transfer on the Internet. This technology scrambles your account information as it moves between your PC's browser and transmodus computer systems. When

information is scrambled, or encrypted in this way, it becomes nearly impossible for anyone other than transmodus to read it. This secure session helps protect the safety and confidentiality of your information when your with us online.

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