Terms, Refund, Privacy & Payment Policy Coaching Programs & Business Training

Cindy Bishop Worldwide, LLC has created this Terms & Conditions and a privacy statement in order to demonstrate our firm commitment to clarity.

Our informative websites are specific to real estate education for real estate agents: cindybishoptraining.com, cindybishopworldwide.com and cindybishopworldwide.org.

The following also discloses our product, coaching, payment, cancellation and refund policies.

Terms and Conditions Privacy

The Personal information that we may collect falls into the following categories:

- 1. Information you provide to us. In the course of utilizing our services for Education and Coaching products, you provide personal information about yourself. Personal information is often, but not exclusively, provided to us when you sign up for our events, contact us, or purchase any of our products. Every time you provide your personal information on any of our websites (cindybishopworldwide.com or cindybishoptraining.com) it's voluntary on your part.
- 2. Information updating. We utilize services like Broker Matrix and DPOR to keep your information current in our system because of emails for Completion Certificates, CE class advertisements, or contact information to connect when information provided from a class is missing or incorrect.
- 3. Personal information storage. We keep your information in our email marketing system as well as separately stored excel filing. We do not sell your information to anyone.

Security.

Our shopping cart is run on a secure server. Never send us any payment information on email, text, or carrier pigeon, but pick up the phone and call us.

These sites contain links to other sites: www.cindybishopworldwide.com,

cindybishoptraining.com and **www.cindybishopworldwide.org**. Cindy Bishop and Cindy Bishop Worldwide LLC is not responsible for the privacy practices or the content of other websites other than those that are under our control.

Photographic & Feedback Release.

Authorization is granted to Cindy Bishop Worldwide or its agents or contractors to make and use photographs or audio or video of event participants for the purpose of marketing, training, or use in the creation of future products. We also have the write to use written statements provided as feedback on any platform we utilize. **Recording.**

Video or audio recording of any production under our brand is prohibited.

Marketing/Sharing.

Distribution of marketing materials from any Cindy Bishop Worldwide event, training, coaching program, or any website portal is prohibited.

Choice/Opt-Out.

This site gives users the following options for removing their information from our database to not receive future communications or to no longer receive our service.

- 1. You can send email to info@bishopteam.org .
- 2. You can send mail to the following postal address:11918 Sandy Hill Court, Spotsylvania, VA 22553.
- 3. You can call the following telephone number: 540-786-1432. Leave a clear message with your phone number, name, and email. You are not opted out unless you have received an email letting you know this notice is received and being processed.

Governing Law.

Any solutions not achievable by mutual consent will be governed in the county designated by a CBW legal representative in the State of Virginia. You agree that any dispute arising between you and CBW will be held in a court, or mediation, located in or around Fredericksburg, VA.

Change/Modify.

This site gives users the following options for changing and modifying information previously provided.

- 1. You can send a change address to email info@bishopteam.org.
- 2. You can send mail to the following postal address:
- 11918 Sandy Hill Court, Spotsylvania, VA 22553
- 3. You can call the following telephone number: 540-786-1432

Anti-Spam Policy.

We do not send emails to people that do not have a relationship with our company. This relationship can start in the following ways, you (the person):

- -Opted in to one of our email lists either at one of our sites or one of our partner sites.
- -Attended an in-person or virtual training.
- -Filled out an online survey in return for a gift or sent us an email.
- -Entered a drawing or contest either online or in-person at a live event.
- -Purchased a product.
- -Became an affiliate to CBW.

Payment.

We accept PayPal, Visa, MasterCard, American Express, Discover, and checks.

The POS method we use for one time payments or for any installment payments is either Square or PayPal. Depending on your program, you will either receive a monthly invoice, automatic reoccurring payment, or pay a one-time paid in full fee.

Payment is due per your agreement which could be: Due monthly or one paid in full payment for Programs. Payment is collected at the beginning of the term for the entire annual period of the Agent Education Center Membership Training. (12-month program). This program has an automatic annual renewal around the anniversary of your initial term and you are eligible for the past years pricing as long as there isn't any break of time in your membership.

Payment is earned once received. There are no refunds for the Annual Membership Program (cindybishopworldwide.org)

Returned Payment Policy.

The charge for a returned electronic (ACH Payment) or a returned check is \$50. Items can be returned for a number of reasons: insufficient funds, incorrect account numbers or closed accounts. No matter the reason, the returned item charge is \$50 due on demand along with the amount that was not paid.

Services will be suspended until resolved if done so within 48 hours of notification. Otherwise, services will end without any resource to Cindy Bishop Worldwide LLC. or its principles.

Coaching.

Refund Policy & Fulfillment.

(Laser Coaching or Agent Education Center Membership site).

There are NO refunds or exchanges permitted. Program payment is due in its entirety and monthly payments will be accepted as a courtesy. Any full or partial payments are earned once received.

Laser Coaching Program Fulfillment.

The Registrant takes on a commitment for the entire amount due for the program and the entire sum due for the program when initiated.

Any scheduled calls missed will forfeit any other calls for that month. Only one call can be scheduled at a time and no additional call can be scheduled until all assigned homework is completed and ready for the next scheduled call. Calls are up to 15 minutes each with 10 minutes dedicated to discussion topic point. Previous homework will be discussed at the beginning of the call with new homework established for the next call at the end of the call.

Emails are used between calls in order to complete goals and homework established on the most recent call only. This is a 12 month program.

Agent Education Center Membership Training Site Program Fulfillment.

The Registrant takes on a commitment for the entire amount due for the program and the entire sum due for the program when initiated.

This is a self-coaching members only site and also a companion training tool for those in Laser Coaching. This site can't be shared with anyone, downloads are prohibited with exception to the members own use, and all material is protected under Copyright Law.

It is up to the registrant to utilize the training materials and gain knowledge in this AEC training site. This is a 12-month program that renews at the same rate on the anniversary as long as there isn't a break in service. These programs increase annually unless you renew without a break in the membership.

Renewal of Laser Coaching or the Agent Education Center.

A one-time offer will be made within 3 months of your Laser Coaching program ending date to renew at the same price as the one you initially paid. Most programs will have increases and we want to offer this courtesy to our current members. Failure to renew during the specified offer period will be the sole responsibility of the coaching member to act on it in a timely fashion.

The Agent Education Center or Membership Site (cindybishopworldwide.org) will auto renew at the time of your annual anniversary. You will get notice ahead of time to cancel or do nothing if you want to renew at the old rate you paid without interruption in your service. If you want to cancel, tell us in writing to info@bishopteam.org prior to the renewal date. Once renewed, the fee is considered earned and will not be refundable.

Specific One Topic Private Coaching Session(s):

All one-on-one Topic Coaching Sessions with any of our coaching contractors are between the contractor and the client. Ensure you understand the scope of the outcome and/or results you expect to complete by the end of the session before registering and paying for a specific session. Cindy Bishop Worldwide LLC or its principals or employees will not be responsible for any work completion, results, or refunds.

Cancellation & Refund Policy.

Cindy Bishop Worldwide reserves the right to cancel a coaching call or program for any reason. Once any coaching program signup occurs and is paid, there will be no refunds after the initial coaching call that will occur within 7 days of the sign up. If a request for cancellation and refund is made between the sign up and the initial call, then a refund will be given minus 5% of the total collected.

Inclement Weather or Internet Failure Policy

Coaching and Coaching related events will be determined on a case-by-case basis in the event the scheduled call or webinar date or time has to be adjusted. Sometimes, inclement weather will prevent internet connections and/or electricity to be in working order for a scheduled call.

Entire Agreement.

This represents the entire Terms, Refund, Privacy & Payment Policy for all Coaching related programs and events

You can also contact us by phone at 540-846-6641 or 540-786-1432.

Cindy Bishop

Cindy Bishop Worldwide LLC

11918 Sandy Hill Court, Spotsylvania, VA 22553 540-786-1432