

# Terms & Conditions

By accessing and using the [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) websites you agree to be bound by these terms and conditions.

We may revise this Agreement at any time. Use of the website after such changes are posted will indicate your agreement to these revised terms. You should visit this page periodically to review this Agreement.

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1. the terms and conditions of this Agreement, and
2. any additional conditions which may be imposed on your access at time of purchase

## Disclaimer

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3. that the operation of this website will be uninterrupted or error free;

4. that defects or errors in this website will be corrected;
5. that this website will be free from viruses or harmful components; and
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All information posted on this website is intended only as a basis for further discussion, enquiry and study. George Kaadi disclaims any liability for direct, indirect or consequential loss arising in connection with the use of the contents of this website or reliance on those contents by any person or organization, whether in its original form or altered in some way by the user.

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- i. the acts, omissions or conduct of any third-party user;
- ii. and any use or inability to use any materials, content, goods or services located at or made available at any website linked to or from this website.

If you decide to access or use any linked website or content, materials, goods or services from a website linked to this website, you do so entirely at your own risk.

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George Kaadi is not responsible for the content of any third-party website, nor does it make any representation or warranty of any kind regarding any third-party website.

## Indemnity

You agree to indemnify, defend and hold harmless George Kaadi, [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) and their officers, directors, employees, agents, licensors and their respective successors and assigns, from and against any and all claims, demands, liabilities, costs or expenses whatsoever, including, without limitation, legal fees and disbursements resulting directly or indirectly from:

- i. Your breach of any of the terms and conditions of this Agreement;
- ii. Your access, use or inability to access or use the [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) websites content or other content to which the [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) websites are or may be linked to from time to time;
- iii. Your use of, reliance on, publication, communication or distribution, uploading or downloading of anything on or from the [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) website;
- iv. and/or Your violation of any law or regulation.

## Registration and Use of Passwords

To access particular pages and features of these websites, you may be asked to register with [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com). You agree:

1. That [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) reserves the right to refuse registration access to any individual or organization at any time
2. To provide true, accurate, current and complete information about yourself as prompted by any form provided by [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com)
3. And to maintain and promptly update the information you provide to keep it true, accurate, current and complete.

If George Kaadi has reasonable grounds to suspect that such information is misleading, inaccurate, not current or incomplete, George Kaadi has the right to suspend or terminate your access to and use of this website.

[www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) use of any personally identifying information you provide as part of the registration process is governed by the terms of their respective Privacy Policies.

To access particular pages of these website, you may need to use a username and password, which you will receive through our websites registration process. It is your responsibility to maintain the confidentiality of the password and account, and you are responsible for all activities that occur using your password or account. You agree to notify [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) immediately of any unauthorized use of your password or account or any other breach of security, and to ensure that you exit from your account at the end of each session. [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) cannot and will not be liable for any loss or damage arising from your failure or [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) failure to protect your password or account information.

## Refund Policy

All items purchased from a third-party website or company are bound by their refund policy.

If you purchase a product that will be processed on this website additional terms and conditions may display alerting you to any special refund policies you should be aware of that is specific to that product.

## Security of Information on the Internet

You should note that information sent or received over the Internet is generally unsecure and [www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) cannot and don't not make any representation or warranty concerning security of any communication to or from this website or any representation or warranty regarding the interception by third parties of personal or other information.

## Governing Law and Jurisdiction

[www.georgekaadi.com](http://www.georgekaadi.com) and [www.debtfreelivingacademy.com](http://www.debtfreelivingacademy.com) (excluding linked websites) are controlled by George Kaadi based in the state of Province of Ontario Canada. By accessing or using this website, you agree that all matters relating to your access to, or use of, this website shall be governed by the laws of the Province of Ontario and the laws of the Province of Ontario. These terms and conditions are to be read in conjunction with our Privacy Policy.

## Privacy Policy

Effective date: February 16, 2022

B.G.W Money Coach Masters Inc. "us", "we" or "our") operates the <https://georgekaadi.com> and the <https://debtfreelivingacademy.com> (the "Service").

This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Service and the choices you have associated with that data.

We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, accessible from <https://georgekaadi.com/privacy>

## Definitions

- **Service**

Service is the <https://georgekaadi.com> and [www.deffreelivingacademy.com](http://www.deffreelivingacademy.com) websites operated by B.G.W Money Coach Masters Inc.

- **Personal Data**

Personal Data means data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession).

- **Usage Data**

Usage Data is data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

- **Cookies**

Cookies are small pieces of data stored on your device (computer or mobile device).

- **Data Controller**

Data Controller means the natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal information are, or are to be, processed. For the purpose of this Privacy Policy, we are a Data Controller of your Personal Data.

- **Service Providers**

Data Processor (or Service Provider) means any natural or legal person who processes the data on behalf of the Data Controller.

We may use the services of various Service Providers in order to process your data more effectively.

- **Data Subject (or User)**

Data Subject is any living individual who is using our Service and is the subject of Personal Data.

## Information Collection And Use

We collect several different types of information for various purposes to provide and improve our Service to you.

## Types of Data Collected

- **Personal Data**

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally identifiable information may include, but is not limited to:

- ✓ Email address
- ✓ First name and last name
- ✓ Phone number
- ✓ Address, State, Province, ZIP/Postal code, City
- ✓ Cookies and Usage Data

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send.

- **Usage Data**

We may also collect information how the Service is accessed and used ("Usage Data"). This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

- **Tracking & Cookies Data**

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

- ✓ **Session Cookies.** We use Session Cookies to operate our Service.

- ✓ **Preference Cookies.** We use Preference Cookies to remember your preferences and various settings.
- ✓ **Security Cookies.** We use Security Cookies for security purposes.

## Use of Data

B.G.W Money Coach Masters Inc. uses the collected data for various purposes to:

- ✓ Provide and maintain our Service
- ✓ Notify you about changes to our Service
- ✓ Allow you to participate in interactive features of our Service when you choose to do so
- ✓ Provide customer support
- ✓ Gather analysis or valuable information so that we can improve our Service
- ✓ monitor the usage of our Service
- ✓ Detect, prevent and address technical issues
- ✓ Provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information

## Legal Basis for Processing Personal Data Under General Data Protection Regulation (GDPR)

If you are from the European Economic Area (EEA), B.G.W Money Coach Masters Inc. legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Data we collect and the specific context in which we collect it.

B.G.W Money Coach Masters Inc may process your Personal Data because:

- ✓ We need to perform a contract with you
- ✓ You have given us permission to do so
- ✓ The processing is in our legitimate interests and it's not overridden by your rights
- ✓ For payment processing purposes
- ✓ To comply with the law

## Retention of Data

B.G.W MONEY COACH MASTERS INC. will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

B.G.W Money Coach Masters Inc. will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer time periods.

## Transfer Of Data

Your information, including Personal Data, may be transferred to — and maintained on — computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

If you are located outside United States and choose to provide information to us, please note that we transfer the data, including Personal Data, to United States and process it there.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

B.G.W Money Coach Masters Inc. will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

## Disclosure Of Data

### Business Transaction

B.G.W Money Coach Masters Inc. is involved in a merger, acquisition or asset sale, your Personal Data may be transferred. We will provide notice before your Personal Data is transferred and becomes subject to a different Privacy Policy.

### Disclosure for Law Enforcement

Under certain circumstances, B.G.W Money Coach Masters Inc. may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).

### Legal Requirements

B.G.W Money Coach Masters Inc. may disclose your Personal Data in the good faith belief that such action is necessary to:

- ✓ Comply with a legal obligation
- ✓ Protect and defend the rights or property of B.G.W Money Coach Masters Inc.
- ✓ Prevent or investigate possible wrongdoing in connection with the Service
- ✓ Protect the personal safety of users of the Service or the public
- ✓ Protect against legal liability

## Security Of Data

The security of your data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

## “Do Not Track” Signals



We do not support Do Not Track ("DNT"). Do Not Track is a preference you can set in your web browser to inform websites that you do not want to be tracked.

You can enable or disable Do Not Track by visiting the Preferences or Settings page of your web browser.

## Your Data Protection Rights Under General Data Protection Regulation (GDPR)

If you are a resident of the European Economic Area (EEA), you have certain data protection rights. B.G.W Money Coach Masters Inc. aims to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.

If you wish to be informed what Personal Data we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the following data protection rights:

- ✓ **The right to access, update or to delete the information we have on you.** Whenever made possible, you can access, update or request deletion of your Personal Data directly within your account settings section. If you are unable to perform these actions yourself, please contact us to assist you.
- ✓ **The right of rectification.** You have the right to have your information rectified if that information is inaccurate or incomplete.
- ✓ **The right to object.** You have the right to object to our processing of your Personal Data.
- ✓ **The right of restriction.** You have the right to request that we restrict the processing of your personal information.
- ✓ **The right to data portability.** You have the right to be provided with a copy of the information we have on you in a structured, machine-readable and commonly used format.
- ✓ **The right to withdraw consent.** You also have the right to withdraw your consent at any time where B.G.W Money Coach Masters Inc. relied on your consent to process your personal information.

Please note that we may ask you to verify your identity before responding to such requests.

You have the right to complain to a Data Protection Authority about our collection and use of your Personal Data. For more information, please contact your local data protection authority in the European Economic Area (EEA).

## Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), to provide the Service on our behalf, to perform Service-related services or to assist us in analyzing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

## Payments

We may provide paid products and/or services within the Service. In that case, we use third-party services for payment processing (e.g., payment processors).

We will not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, Mastercard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

The payment processors we work with are Stripe and Paypal:

- ✓ Stripe privacy policy can be viewed at <https://stripe.com/en-ca/privacy>
- ✓ Paypal privacy policy can be viewed at <https://www.paypal.com/ca/webapps/mpp/ua/privacy-full>

## Links To Other Sites

Our Service may contain links to other sites that are not operated by us. If you click on a 3<sup>rd</sup> party link, you will be directed to that 3<sup>rd</sup> party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any 3<sup>rd</sup> party sites or services.

## Children's Privacy

Our Service does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

## Changes To This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

## Contact Us

If you have any questions about this Privacy Policy, please contact us by email: [support@debtfreelivingacademy.com](mailto:support@debtfreelivingacademy.com)

## Disclaimer

The information contained on <https://georgekaadi.com> and on <https://debtfreelivingacademy.com> website (the "Service") is for general information purposes only.

B.G.W Money Coach Masters Inc. assumes no responsibility for errors or omissions in the contents on the Service.

In no event shall B.G.W Money Coach Masters Inc. be liable for any special, direct, indirect, consequential, or incidental damages or any damages whatsoever, whether in an action of contract, negligence or other tort, arising out of or in connection with the use of the Service or the contents of the Service. B.G.W Money Coach Masters Inc. reserves the right to make additions, deletions, or modification to the contents on the Service at any time without prior notice.

B.G.W Money Coach Masters Inc. does not warrant that the Service is free of viruses or other harmful components.

## Affiliate disclaimer

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Some of the links are "affiliate links", a link with a special tracking code. This means if you click on an affiliate link and purchase the item, we will receive an affiliate commission.

The price of the item is the same whether it is an affiliate link or not. Regardless, we only recommend products or services we believe will add value to our readers.

By using the affiliate links, you are helping support the Service, and we genuinely appreciate your support.