



DIRECTLINE CONFERENCING TERMS AND CONDITIONS

Agreement to Terms and Conditions. The Subscriber/Purchaser (hereinafter "Customer") intends to be and agrees to be legally bound by all terms, conditions and policies set forth herein or by partner companies for any product or service offered by Polaris Global, LLC (hereinafter "Polaris Global") or other approved vendors on the Polaris Global website or other advertising media.

This agreement is made between the Customer _____ and Polaris Global on this day _____ of _____, 20____.

Method of Payment and Terms. Polaris Global only accepts Credit or Debit Card payment for all subscription services provided by Polaris Global. By submitting his/her Credit or Debit Card information to Polaris Global, customer hereby authorizes for all charges as described forthcoming. Customer will be billed every month for Directline Conferencing on a recurring basis in the amount of \$33.00 (USD) to the Credit or Debit Card provided by customer. Customer authorizes Polaris Global to bill all charges, recurring or otherwise, to the Credit or Debit Card submitted by said customer for all subscribed services, continuously unless otherwise canceled by Customer as described in paragraph 5 below. Customers choosing to allow a third party use of their Credit or Debit Card are fully liable for all charges incurred by third party regardless of continued affiliation with Polaris Global.

Personal Identification Number (PIN's) activation. PIN's are immediately issued upon purchase of the Directline Conferencing subscription however, activation of these Personal Identification Numbers will occur within 24-48 hours of the posting of payment to Polaris Global. Personal Identification Numbers will remain active for any customer with an active account. Customer accounts are considered active unless Customer provides a written notice of cancellation and it is received by Polaris Global or Customer account becomes delinquent as described in Paragraph 4 and 5.

Delinquent or Unpaid Accounts. Delinquent or unpaid customer accounts, including, but not limited to, a declined or expired credit/debit card will be immediately disconnected. All PIN's will be immediately inactivated. No customer account will be reconnected nor PIN's reactivated until the Directline Conferencing subscription has been reactivated and payment has been received by and posted to Polaris Global or a new Directline Conferencing subscription has been purchased and payment has been received by and posted to Polaris Global.

Cancellation Policy. Customer may cancel Polaris Global Directline Conferencing System at any time by submitting a written request of cancellation to Polaris Global via email or post. Cancellation will occur as of the date or receipt of the request. Order/billing date occurs each month on the anniversary date of subscription. No refund or prorated refund will be given for unused service or days left over at the time of cancellation or for any other reason. Notification of cancellation may be emailed to admin@myppgmail.com.



Refund Period. Requests for cancellation or refund of the Directline Conferencing Service must be received by Polaris Global in writing via email or post within ten (10) calendar days from the date of order/billing. Refund requests after ten (10) calendar days will not be honored.

Recording of Calls. Any Conference calls are recorded. All participants give unconditional consent for the use and replication of their likeness or otherwise at the sole discretion of Polaris Global.

Terms of Use; (PIN's). All Access ID's/PIN's provided to a customer are provided for the sole use of that Polaris Global customer only. Transferring assignment or permitting temporary use by other parties of Polaris Global services or accounts is strictly prohibited and violation of this may result in the termination of Polaris Global Directline Conferencing services.

Misuse. Misuse of Polaris Global Directline Conferencing Services or breach of these Terms and Conditions, as they may be amended from time to time at Polaris Global's sole and absolute discretion, may result in the termination of the Directline Conferencing Service and/or the Polaris Global Distributor Agreement. Polaris Global reserves the right to discontinue services and benefits without refund at the sole and absolute discretion of Polaris Global.

Non-disclosure. Customer understands that, in the course of being a Polaris Global Directline Conferencing customer, private, confidential, or proprietary information that is the property of Polaris Global is made known to the customer for customer's private use only in customer's own business and may not be shared or divulged to any other party whatsoever. Customer agrees not to disclose, or permit the disclosure of, any Polaris Global's private, confidential, or proprietary information that is the property of Polaris Global made known to the customer in the course of customer's use of Polaris Global's Directline Conferencing services or learned through third parties or otherwise. Polaris Global reserves the exclusive right to determine which information is deemed private, confidential and/or proprietary.

Changing Agreement. Polaris Global reserves the right to change these Terms and Conditions, as deemed necessary or appropriate at the sole and absolute discretion of Polaris Global. Polaris Global reserves the right to change products, partners, providers, vendors, or services offered as well as pricing for a given product or service without notice at the sole and absolute discretion of Polaris Global.

Force Majeure. Polaris Global is not responsible for service interruptions in the event of but not limited to: (1) Communication problems outside the immediate control of Polaris Global, including the customer's long distance or local carrier service; (2) Scheduled system upgrades or maintenance down times; or (3) Acts nature, those events defined as "Acts of God" or acts of terrorism; or (4) problems originating from an outside, third party vendor. No refunds or repayments will be made as a result of interruptions in service.



Content Responsibility. Polaris Global is not responsible for any information, details, names, claims or any other language or content that is distributed by any client, company, or organization utilizing the Directline Conferencing Services. Customer assumes complete liability for anything verbal or written content or portrayal on any Polaris Global Directline Conference call, product, service or device, whether or not approved by Polaris Global, and customer will indemnify and hold harmless Polaris Global for, from and against any claims, loss, cost or damage caused or arising out of such content.

Copyright. All conference calls, recordings, or any communications generated or hosted on our systems are the sole property of Polaris Global and may be utilized, distributed or disseminated by, or with the approval of, Polaris Global in any manner Polaris Global Marketing Communications deems necessary or appropriate in its sole and absolute discretion. These communications, whether live, recorded, written or stored in electronic format, cannot be rebroadcast, copied or distributed in any manner, method or duration without the express written consent of Polaris Global.

Disclaimer. Directline Conferencing services are provided on an "as is" and "as available" basis. Polaris Global disclaims warranties, express or implied, including without limitation, any warranties as to the suitability, merchantability, fitness for any particular purpose or non-infringement of any other parties' services. Polaris Global does not warrant that the services will operate error-free or uninterrupted.

Limitation. in no event shall Polaris Global be liable for any lost or anticipated profits, or any indirect, incidental, exemplary, special, reliance or consequential damages, including without limitation, damages for lost profits, lost data or economic damage, regardless of the form of action and regardless of whether Polaris Global has been advised or has reason to know of such damages.

Bridging Prohibited. Polaris Global must ensure the quality and integrity of conferencing for all customers. Therefore any bridging of any Polaris Global Directline Conferencing systems or external three-way connections of Polaris Global Directline Conferencing will not be tolerated. Breach of this provision will result in the immediate termination of the customers Directline Conference Subscription by Polaris Global without exception.

Spamming. Spamming is strictly prohibited by Polaris Global. Services for any customer suspected of spamming or sending unsolicited emails will be suspended or terminated in the sole and absolute discretion of Polaris Global. Any repercussions resulting from unsolicited emails will be directed to account holder.

Unsuitable Material or Copyrighted Material. Polaris Global strictly prohibits the storing, advertising, or distribution of any kind of offensive or pornographic material and any other unapproved copyrighted material or other information.

Stored Information. Polaris Global makes every attempt to securely save stored information located on its servers. Polaris Global is not responsible for corruption, loss, changes, errors,



database losses, security breach or other malfunctions related to any stored documents, materials or database. It is customer's responsibility to maintain copies or backups of this information.

Involuntary Termination of Service. No refunds will be due any customer who has services terminated due to breach of the provisions outlined in the Terms and Conditions within.

I HAVE READ AND UNDERSTAND AND AGREE TO THE CONFERENCING TERMS AND CONDITIONS

Customer Printed Name _____

Customer Signature _____

Witness Printed Name _____

Witness Signature _____