

IREFER123 MEMBERS ACCOUNT - T & CS

Effective 21 May, 2012

1 Account Terms and Conditions - Member

iRefer123 Account –When a new individual or business joins iRefer123 as a Member , they will be given an Online Account. The iRefer123 member agrees to be bound by all of the terms and conditions set forth by iRefer123 Pty Ltd. iRefer123 reserves the right to change the terms of this agreement at any time without notice. The latest version of the iRefer123 Members Account terms and conditions are available via the iRefer123 web page at www.iRefer123.com.

We strongly recommend that, as you read this document, you also access and read any other legal notices posted on the web site and the information contained in the other pages and websites referred to in this document, as they may contain further terms and conditions that apply to you as a user. Please note: underlined words and phrases are links to these pages and websites. By accepting these terms and conditions, you also agree that your use of other linked or associated websites and Services will be governed by the terms and conditions posted on those websites.

In this document "you" or "your" means any person or entity using the service ("users") provided by iRefer123, (the "Service"). Unless otherwise specified, all references to a "bank" in this Agreement include savings associations and credit unions, and all references to a "credit card" also include Visa, MasterCard, American Express, Discover, China Union Pay and other branded debit cards.

You agree to be bound by these Terms by clicking the "I accept" button when registering to join on the iRefer123 website or the websites of iRefer's nominated affiliates. iRefer123 may from time to time review and update these Terms. Your use of the System will be governed by the most recent Terms posted at the iRefer123 Website. By continuing to use the Program, you agree to be bound by the most recent Terms. It is your responsibility to check the Website regularly for updated versions of the Terms. iRefer123 will provide you with at least 14 days' prior written notice of any material changes to the Terms. The use and operation of your iRefer123 Shopping Card will also be subject to separate terms and conditions provided to you by your Card Issuer. You agree that you have not relied on any representation, description, illustration or specification that is not expressly stated in these Terms.

Eligibility -Our Services are only available to individuals or businesses that can form legally-binding contracts under applicable law. Our Service is not available to persons who are suspended from our Service, or to persons who present an unacceptable level of fraud or credit risk.

The Legal Relationship between You and Us - We act as a facilitator to help you accept cash back rewards and earn commission from merchant and customer referrals. As a member of our Service we agree to act as your agent based upon your direction and your requests to use our Services that require us to perform tasks on your behalf.

We will at all times hold your funds separate from our corporate funds, and we will not use your funds for our operating expenses or any other corporate purposes, and will not voluntarily make funds available to our creditors in the event of bankruptcy or for any other purpose. You acknowledge that (i) We are not a bank and the Service is on the basis of you being a member and customer rather than a banking service, and (ii) We are not acting as a trustee, fiduciary or escrow with respect to any funds held, but are acting only as an agent and custodian.

You are not required to keep funds in our system (i.e., carry a balance in your Account) to be a member. If you do carry a balance in your account, we will pool your funds together with funds from other Users. Those funds shall be held with an Official Registered Banking institution (The Bank) either on our behalf or on behalf of any one of our service providers.

By initiating and sending payments through the Service or adding funds to your balance, you appoint us as your agent to obtain the funds on your behalf and to transfer the funds to the recipient that you designate or to a Pooled Account, subject to the terms and restrictions of this Agreement. We will obtain the funds first by debiting your funds in the Pooled Accounts. If this is not sufficient to fund your payment fully, we will not process your request or any part thereof.

By receiving payments through the Service, you appoint us as your agent to cause the funds to be deposited on your behalf in the Pooled Accounts until you give us further instructions about the transmission of your funds. Via SMS instructions from your mobile phone to us, or through our Mobile Wallet website or other means as our service makes available from time to time, you may provide instructions to withdraw the funds or transfer the funds to a third party, in each case subject to the terms and restrictions of this Agreement. If you receive a notice that a payment has been sent to you through our service but you have not registered for the Service, we will not become your agent and you will have no claim to those funds unless and until you register for the Service. By registering for the service, you indicate your acceptance of the payment.

Nature of Account - iRefer123 will hold for the benefit of the Member, and exclusively for the purpose described herein, funds paid by the member, cash back rewards or commissions received to an account maintained by iRefer123 and referred to herein as the "iRefer123 Online Account." The funds shall be applied against amounts debited to the Agent's account for goods and services purchased by them Online through iRefer123 or its affiliates. The Member understands and agrees that the iRefer123 Account is not a credit card account and under no circumstances may debits or charges reduce the account balance below zero. iRefer will pay Cash Rewards and Referral bonuses into this online account .

Establishing the Account -The iRefer123 Account will be activated by iRefer123 for the Member when you join online.

Identity Authentication - We use many techniques to identify our users when they register on our website. Verification of Users is only an indication of increased likelihood that a User's identity is correct. You authorize us ,directly or through third parties, to make any inquiries we consider necessary to validate your registration. This may include ordering a credit report and performing other credit checks or verifying the information

you provide against third party databases. However, because user verification on the Internet is difficult, we cannot and do not guarantee any user's identity.

Purchases -The iRefer123 member may earn or redeem cash back rewards at any merchant participating in the iRefer123 or CashBackCity program, online and offline. A current list of participating merchants can be found at www.cashbackcity.net.

Interest on Funds -The iRefer123 Member understands and agrees that no interest or other earnings will be paid to the Member or credited by iRefer123 to the Member's account.

Use of the iRefer123 Account –

There are 3 types of shopping for a member.

- Online shopping at non iRefer123 stores (all irefer123 shops are identified as "nameofshop".maxcashbackrewards.com or "nameofshop.cbclifestyle.com"). Cash Back rewards for these types of transactions will be recorded as PENDING in your account until the funds are received from the merchant. This is normally within 45 days of the end of the current month in which the transaction took place.

- Online shopping at an iRefer123 store - "nameofshop.maxcashbackrewards.com" and "nameofshop.cbclifestyle.com" . These transactions will normally be available each week for cash back rewards and points but any "credit card" transactions will be set as PENDING for a minimum of 30 days. The reason for this is to cover the charge back risk. All rewards from purchases using your cash back account in irefer123 are available the next business day.

- Shopping at a local in-store cash back merchant. Cash back Rewards and benefits are available within 7 days.

The cash back amounts are deposited into a members irefer123 account. Members will see the transactions and cash back amounts listed in this online account.

Effective Date of Agreement -These terms and conditions shall be in effect from the date the iRefer123 Members account is activated online.

iRefer123 Account Office -The iRefer123 Account will be administered by iRefer123 PTY Ltd, 5A /139 Sandgate Rd, Albion Qld 4010 (Po Box 102 Albion, Qld 4010).

iRefer123 agent Conduct -The iRefer123 Member agrees that they will not use this service to conduct any illegal activities.

Credit – Under no circumstances will iRefer123 provide credit or credit facilities to any iRefer123 Member through this program.

Account holder's liability for unauthorised purchases - The member is responsible for unauthorised purchases/redemptions until the breach is reported to iRefer123. Once the member has reported to iRefer123 the member account will be deactivated. The iRefer123 member is responsible for fully cooperating in our efforts to recover from unauthorised users and to assist in their prosecution.

Notification procedure for lost or stolen information or unauthorised use -

Notice of lost or stolen information or of unauthorised use must be reported immediately to iRefer123, via one of the following methods:

Telephone (+61 7 32560858) or -24 hours a day, 7 days a week

Email: support@iRefer123.com

Notice may also be given in person during normal business hours at iRefer123's office

In writing to iRefer123 Ltd, Po Box 102 Albion Qld 4010, Australia.

Account Balances - You may obtain your account balances at no cost online by logging into your account at www.iRefer123.com. iRefer123 does not have an Australian Financial Services License and as such whilst the funds are held on your account for amounts payable for monthly commissions and bonuses we are not a bank or approved depository and the balance reflects funds that iRefer123 owe you for cash back rewards and commissions.

Documentation of Transactions - When products are purchase through CashBackCity.net with online shops you must register with the SAME EMAIL ADDRESS as you used when you joined iRefer123. You must ensure you obtain and keep any receipt emails to this same address in order to verify and or claim any cash back or global point rewards. When products or services are purchased at an in-store local cash back partner and If the point-of-sale terminal is equipped to provide a receipt, you will receive a receipt at the time of your purchase or redemption. If you do not keep the receipt then you will not be able to challenge any cash back reward errors and omissions.

Error Resolution Solution - Telephone us at 1300 788 273, email to support@iRefer123.com or write to us at iRefer123 Pty Ltd, Po Box 102, Albion Qld, 4010, soon as you can if you think your transaction history or receipt is wrong or if you need more information about a transaction listed on the transaction history or receipt.

Provide us with your name, member number and contact details. Describe the error or the transaction you are unsure about including the date, and explain as clearly as you can why you believe there is an error or why you need more information. Tell us the dollar amount of the suspected error.

Legal Compliance - You shall comply with all applicable international laws, statutes, ordinances, regulations, contracts and applicable licenses regarding your use of our Services.

Legal Disputes - If a dispute arises between you and us, our goal is to provide you with a neutral and cost effective means of resolving the dispute quickly. Accordingly, you and us agree that any controversy or claim at law or equity that arises out of this Agreement or the services ("Claims") shall be resolved in accordance with one of the subsections below, or as otherwise mutually agreed upon in writing by you and us. Before resorting to these alternatives, we strongly encourage users first to contact us directly to seek a resolution. We will consider reasonable requests to resolve the dispute through alternative dispute resolution procedures, such as mediation, as an alternative to litigation.

Arbitration

For any Claim (excluding Claims for injunctive or other equitable relief) where the total

amount of the award sought is less than \$10,000.00, you or us may elect to resolve the dispute through binding arbitration conducted by telephone, online, and/or based solely upon written submissions where no in-person appearance is required. Any judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.

Court

Alternatively, a court of competent jurisdiction may adjudicate any claim. Both parties agree to submit to the personal jurisdiction of the courts located within the agreed jurisdiction.

Alternative Dispute Resolution

We will consider use of other alternative forms of dispute resolution, such as binding arbitration or another location mutually agreed upon by the parties. All Claims (excluding requests for injunctive or equitable relief) between the parties must be resolved using the dispute resolution mechanism that is selected in accordance with this Section by the party who is first to assert a Claim, either through starting a court case or by starting arbitration. Should either party file an action contrary to this Section, the other party may recover legal fees and costs up to \$USD1,000.00, provided that the party seeking the award has notified the other party in writing of the improperly filed Claim, and the other party has failed to withdraw the Claim.

iRefer123'S Liability - iRefer123 hereby limits its liability for any losses or damages caused by us up to a maximum value of AUD\$1,000.00. However, there are some exceptions. We will not be liable, for example:

- If, through no fault of iRefer123, a member does not have enough money in their account to complete a transaction.
- If circumstances beyond iRefer123's control (force majeure) prevent the transaction despite reasonable precautions that we have taken.

Release - If you have a dispute with one or more users, you release us (and our officers, directors, agents, subsidiaries, joint ventures and employees) from any and all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such disputes.

No Warranty - WE, OUR EMPLOYEES AND OUR SUPPLIERS PROVIDE OUR SERVICES "AS IS" AND WITHOUT ANY WARRANTY OR CONDITION, EXPRESS, IMPLIED OR STATUTORY. WE, OUR EMPLOYEES AND OUR SUPPLIERS SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. We shall make reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts, and credit or debit cards or other funds transfers are processed in a timely manner, but we make no representations or warranties regarding the amount of time needed to complete processing because our Service is largely dependent upon many factors outside of our control, such as delays in the banking system mobile telephone networks or internet. Some states do not allow the disclaimer of implied warranties, so the foregoing disclaimer may not apply to you. This warranty gives you specific legal rights and you may also have other legal rights that vary from state to state or country to country.

Limitation of Liability - IN NO EVENT SHALL WE, OUR EMPLOYEES OR OUR SUPPLIERS BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH OUR WEB SITE, OUR SERVICE, OR THIS AGREEMENT (HOWEVER ARISING, INCLUDING NEGLIGENCE). Some states in some countries do not allow the exclusion or limitation of incidental or consequential damages so the above limitation or exclusion may not apply to you . OUR LIABILITY, AND THE LIABILITY OF OUR EMPLOYEES AND SUPPLIERS, TO YOU OR ANY THIRD PARTIES IN ANY CIRCUMSTANCE ARE 100% NOT LIABLE. IN JURISDICTIONS WHERE IT IS NOT LEGAL TO PLACE A LIMIT ON LIABILITY, OUR LIABILITY WILL NOT EXCEED THE ACTUAL AMOUNT OF DIRECT DAMAGES.

Indemnification - You agree to indemnify and hold us, our parent, subsidiaries, affiliates, officers, directors and employees harmless from any claim or demand (including legal fees) made or incurred by any third party due to or arising out of your breach of this Agreement or the documents it incorporates by reference, or your violation of any law or the rights of a third party relating to your use of the Service.

Liability for Violations of the Acceptable Use Policy - If you engage in the following behaviour, we may fine you, as explained below:

Acceptable Use Policy –

- Using the service to receive and make payments for illegal wagers, illegal gambling debts or illegal gambling winnings, regardless of the location.
- Using the system to harass other users.
- Using the service to launder money.
- Any act of terrorism, violence or harm.

You and us agree that the damages that we will sustain as a result of the behaviour outlined above will be substantial, including (without limitation) fines and other related expenses from its payment processors and service providers, but may be extremely difficult and impracticable to ascertain. If you engage in such activities, then we may fine you \$1,000 and/or take legal action against you to recover losses that are in excess of the amount fined. You acknowledge and agree that \$1,000 is presently a reasonable minimum estimate of our damages, considering all currently existing circumstances, including (without limitation) the relationship of the sum to the range of harm to us that reasonably could be anticipated and the anticipation that proof of actual damages may be impractical or extremely difficult. You agree that we are entitled to deduct such fines directly from any existing balance in the offending account, or any other account owned by you.

If you use the service in a manner that violates the Acceptable Use Policy, including but not limited to the categories described above, your account will be subject to limitation or immediate termination.

You further understand that, if you use the service in a manner that violates the Acceptable Use Policy, including but not limited to the categories described above, we may incur substantial liability and/or suffer significant damages, including (without limitation) fines and other related expenses from its payment processors and service providers. By selling goods or services (including access to content) in contravention of

the Acceptable Use Policy or the Restricted Activities section of this User Agreement, you acknowledge liability to us for any and all damages suffered by us. Without limiting the foregoing, you agree to reimburse us for any and all costs, expenses, and fines levied by our payment processors and/or service providers as a result of your activities.

You agree that, if either you or us commence litigation or arbitration in connection with this paragraph, the party that succeeds is entitled to recover reasonable legal fees and any other costs incurred in such a proceeding in addition to any other relief to which the prevailing party may be entitled.

Fees All user fees will be set out in Fee Schedule. The membership joining fee is for 12 months subject to any qualifications we set out on the web site. Each year an annual fee will be levied and notified to each member 2 months before expiring. Your account and all transactions are made and displayed in the currency of your Cash Back Account or such other currency or equivalent we allow to be used.

Receiving Payments - Credit Card / Debit Card Deposit

In special circumstance we could accept a credit card or Debit Card Deposit, and you agree that you are responsible for the payment if it is reversed. If such reversal occurs on a credit card-funded deposit made to your account, we will reverse the payment and debit your account balance to pay for the reversal. If there are insufficient funds in your balance, you agree to reimburse through other means.

Sending Payments and PIN security - All users have a transaction limit of \$2,500 per day when using their cash back rewards account unless the user has been verified by submitting picture identity documents. This includes purchases made via the service and withdrawals.

To validate your account, we may phone you at random. If the mobile phone you register at account setup is not available to receive this call, your account may be closed.

It is your responsibility to keep your secure code secure. This includes but is not limited to your requirement to delete any reference to the PIN which may save to your phone memory after a transaction. We are not liable for transactions where passwords have been stolen or where the security code has been copied.

Withdrawals - You can withdraw funds by any of the methods we establish with the service. There is a withdrawal limit of \$2,500 per day unless another amount is agreed between you and us. You may withdraw funds to an Official Banking Institution, debit card, visa or master card or other approved payment institution.

Your Information and *Restricted Activities* - "Your Information" is defined as any information you provide to us or other users in the registration, payment process, shops or other features of our Service. You are solely responsible for Your Information, as we act as a passive conduit for your online distribution and publication of Your Information.

Restricted Activities

Your Information and your activities (including your payments and receipt of payments) through our Service shall not:

- be false, inaccurate or misleading,

- be fraudulent or involve the sale of counterfeit or stolen items,
- consist of providing yourself a cash advance from your credit card (or helping others to do so),
- be related in any way to illegal gambling and/or illegal gaming activities, including but not limited to payment or the acceptance of payments for illegal wagers, gambling debts or illegal gambling winnings, regardless of the location of gambling activity (including illegal online and offline casinos, illegal sports wagering and illegal office pools),
- violate our Acceptable Use Policy,
- infringe any third party's copyright, patent, trademark, trade secret or other property rights or rights of publicity or privacy,
- violate any law, statute, ordinance, contract or regulation (including, but not limited to, those governing financial services, consumer protection, unfair competition, anti-discrimination, or false advertising),
- be defamatory, trade libellous, unlawfully threatening or unlawfully harassing,
- be obscene or contain child pornography,
- contain any viruses, Trojan horses, worms, time bombs, cancel bots, Easter eggs or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or other personal information.
- create liability for us or cause us to lose (in whole or in part) the services of our ISPs or other suppliers,
- acts of terrorism violence or harm to another.

If you use, or attempt to use, the Service for purposes other than sending and receiving payments and managing your account, including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Service, your account will be terminated and you will be subject to damages and other penalties, including criminal prosecution where available.

License - Solely to enable us to use the information you supply us with, so that we are not violating any rights you might have in that information, you agree to grant us a nonexclusive, worldwide, royalty-free, perpetual, irrevocable, sub-licensable (through multiple tiers) right to exercise the copyright, publicity, and database rights (but no other rights) you have in your information, in any media now known or not currently known, with respect to your information. We will use and protect Your Information in accordance with our Privacy Policy.

Trademarks - All related logos, products and services described in this website are either trademarks or registered trademarks of us, or its licensors, and (aside from the circumstances described below) may not be copied, imitated or used, in whole or in part, without our prior written permission. In addition, all page headers, custom graphics, button icons, and scripts are service marks, trademarks, and/or trade dress and may not be copied, imitated, or used, in whole or in part, without our prior written permission.

Notwithstanding the above, HTML logos provided by us through our Website may be used without prior written consent for the purpose of directing web traffic to the Service. These Logos must not be altered, modified, or changed in any way, or used in a manner that is disparaging to the Service. Logos may not be displayed in any manner that implies sponsorship or endorsement by us. Our system is a membership, and no

partnership, joint venture, employee-employer or franchiser-franchisee relationship is intended or created by this Agreement.

Search Engine Marketing Guidelines ("SEM") - Unless you have been given permission otherwise, it is a condition of joining and using our service that you agree not to;

- Bid on the brand names of our affiliates, online shops or loyalty partners in SEM campaigns
- Use the brand name of our affiliates, online shops or loyalty partners in SEM advertising copy
- Use the brand name of our affiliates, online shops or loyalty partners in any display URL, or
- Squat on any URL owned by our affiliates, online shops or loyalty partners .

Our commission and loyalty partners invest substantial resources in recruiting top quality merchants, and unauthorised online activity runs a very serious risk of jeopardising campaigns for every affiliate. If you are found to be engaging in any of the above prohibited activities (without specific written permission) subsequent sales will not be commissionable and you will be liable for damages.

Termination or Closing Your Account - You can close your account at any time by lodging a support ticket on our Customer Service page or when the annual fee has not been paid. When an account closes, any pending transactions will be cancelled. Any funds that we are holding for you at the time of closure, less any applicable fees, within 30 days will be paid to you as per your instructions, assuming all withdrawal-related authentication requirements have been fulfilled. You cannot use closure of your account as a means of evading investigation: if an investigation is pending at the time you close your account, we may continue to hold your funds for up to 180 days as appropriate to protect us against the risk of reversals. If you are later determined to be entitled to some or all of the funds in dispute, we will release those funds to you. You will remain liable for all obligations related to your account even after such account is closed. If you do not access your account for a period of three years, it will be terminated. After the date of termination, we will use the information you provided to try to send you any funds that we are holding for you. If that information is not correct, and we are unable to complete the payment to you, your funds will be subject to applicable state laws regarding the escheat (handing over) of unclaimed property.

Remedies and Our Right to Collect From You - Without limiting other remedies, we may update inaccurate or incorrect information you provide to us, contact you by means other than electronically, immediately warn our community of your actions, place a hold on funds in your account, limit funding sources and payments, limit access to an account and any or all of the account's functions (including but not limited to the ability to send money or making withdrawals from an the account), limit withdrawals, indefinitely suspend or close your account and refuse to provide our Services to you if:

- you breach this Agreement or the documents it incorporates by reference,
- we are unable to verify or authenticate any information you provide to us,
- we believe that your account or activities pose a significant credit or fraud risk to us

- we believe that your actions may cause financial loss or legal liability for you, our users or us or
- your use of your account is deemed by us to constitute abuse of the credit card system or a violation of credit card rules, including (without limitation), using the system to test credit card behaviours.

Even if they have been recorded as completed in the Recent Activity or History Transaction Log of your account, transactions are not considered completed until the funds have been charged to the customer's funding source (for payments) or posted to the customer's bank account (for withdrawals). In addition, we reserves the right to hold funds beyond the normal distribution periods for transactions it considers suspicious or for accounts conducting high transaction volumes to ensure integrity of the funds. If we close your account, we will provide you notice and pay you all of the unrestricted funds held in your account.

Additionally, to secure your performance of this Agreement, you grant to us a lien on and security interest in your account. In addition, you acknowledge that we may off-set against any accounts you own for any obligation you owe to us at any time and for any reason allowed by law. These obligations include both secured and unsecured debts and debts you owe individually or together with someone else. We may consider this Agreement as your consent to us asserting our security interest or exercising its right of setoff should any law require your consent. The rights described in this section are in addition to, and apart from, any other rights.

Assignment of Account - You cannot transfer any rights or obligations you may have under this Agreement without our prior written consent. We reserve the right to transfer this Agreement or any right or obligation under this Agreement without your consent.

2 iRefer123 Card

An iRefer123 Shopping card is a debit card and in most cases is issued for use in a specific country or region. Members will need to check the important dates in the "Promos" section of the web site to see where and when iRefer123 Shopping cards will become available. If a member joins and is domiciled in a country or region which issues iRefer123 debit cards then a Member will receive a debit card within 60 Days of joining the program. By accepting this Members Agreement, a Member is also regarded as a Cardholder by iRefer123, and is thus bound by the IRefer123 Cardholder Terms and Conditions in their entirety, along with all other provisions of the Member Agreement. The Cardholder Terms and Conditions are sent to the member with the delivery of the debit card. The debit cards will be specific for many countries.

Privacy Policy

In this policy, the words “we” and “us” refer to **IREFER123** and the word “you” in this policy refer to you the member and you the customer. Where this policy refers to the words “site” or “website” it refers to the online website at <http://www.irefer123.com/> **and any other affiliated sites.**

We are committed to protecting your privacy and developing technologies that gives you a safe online experience. Our Privacy Policy describes how we manage and safeguard your personal information. By using this Website, you consent to the data practices described in this policy.

2.1 Collection of your personal information:

Any information we collect in relation to you is kept strictly secured. We do not pass on, sell or swap any of your personal details with anyone. We collect personal information that is necessary for us to conduct our business as an online provider of goods. Personal information we collect include information you give us when you place an order and is used to identify your order as well as to personalise your shopping experience with us.

2.2 Automatic information:

Whenever you use our website, or any other website, the computer on which the web pages are stored (the Web server) needs to know the network address of your computer so that it can send the requested web pages to your internet browser. The unique network address of your computer is called its “IP address,” and is sent automatically each time you access any Internet site. From a computer’s IP address, it is possible to determine the general geographic location of that computer but otherwise it is anonymous. We do not keep a record of the IP addresses from which users access our site except where you have specifically provided us with information about yourself, in which case we also record your IP address for security purposes. An example of this would be when proceeding to a checkout to finalise an order you may wish to make. After completing the form provided, your IP address will be stored along with a transaction number that allows us to track your order.

2.3 Cookies:

Cookies to help you personalise your online experience. There are two types of cookies: a persistent cookie and a session cookie. We use persistent cookies to keep track of your IREFER123 membership ID and to correctly reflect your referrals. Persistent cookies get entered by your web browser into the cookies folder on your computer and remains in this folder after you close your browser.

2.4 Use of information:

We do not pass on, sell or swap any of your personal details with anyone. If you give us your fax, phone or e-mail details, you authorize us or our associates to contact you using that method. If you decide that you no longer wish us to communicate with you, or the details we hold on you change, you agree to tell us to enable us to update our records.

2.5 Acceptance and changes to Privacy Policy

By using the website, you acknowledge and accept the website Terms and Conditions of Sale and the Privacy Policy.

This is the current Privacy Policy. It replaces any other Privacy Policy for the website published to date. The Privacy Policy may at any time vary and will be published on the website. You accept that by doing this, you have been provided with sufficient notice of the variation.