

## The SpectrumDialogue.com Money-Back Guarantee

Unless a product is labeled "all sales final" at the time of purchase, every product purchased at SpectrumDialogue.com comes with a money-back guarantee. If a product doesn't satisfy your needs, return it to get your money back. See the guarantee conditions listed below for more details. SpectrumDialogue.com reserves the right to change these terms and conditions at any time, including the right to modify or discontinue the terms of Membership.

### **1) Annual Membership Auto-Renew, Cancellation, and Refund Policy**

### **2) Software, DVD, Book and Tangible Product Refund Policy**

#### **1) Annual Membership Auto-Renew, Cancellation, and Refund Policy:**

All annual memberships are "auto-renewing," meaning that we will bill your credit card each year on the annual anniversary of your subscription, until you cancel. For example, if you subscribe on April 18, 2004, your next billing date is April 18, 2005. For billing purposes, we will keep your credit card information on file and may ask you to update it. You may cancel your annual membership prior to the billing date to avoid future charges by submitting our online form. If you have had an annual membership for more than 14 days and you choose to cancel, your access to the subscriptions that were included with your membership will continue until the next billing date. For refund information, please see below.

With your paid annual membership renewal, you will receive one year's access to the subscriptions that are included in the membership product which you renewed and a Spectrum Dialogue Plus product specially selected to be of interest to SpectrumDialogue.com members.

If you are not completely satisfied with your SpectrumDialogue.com Membership, you can obtain a refund of the price you paid for the membership (but not shipping and handling charges) by returning the entire product to:

SpectrumDialogue.com  
Returns Center  
35-145 Royal Crest Court  
Markham, ON L3R 9Z4  
Canada

Returns must be made within 14 days of the date the product was shipped to you. Returns must be accompanied by a copy of the original packing slip. This enables us to locate your original order and process your refund. Please use the pre-printed return label provided with your packing slip and include a reason for the return. The original purchaser is responsible for shipping and handling charges as well as brokerage/customs charges when returning a product. SpectrumDialogue.com reserves the right not to process returns that do not comply with these requirements.

After the initial 14-day period, you are not eligible for a refund of any kind upon cancellation. If you cancel within the 14-day period, your access to the subscription will be terminated immediately. We do not provide partial-month (prorated) refunds. If a product is labeled "all sales final" at the time of purchase, you are not entitled to a refund of any kind.

## **2) Software, DVD, Book and Tangible Product Refund Policy:**

If you are the original purchaser, and you are not completely satisfied with SpectrumDialogue.com Software, DVD, Book or tangible product, you can obtain a refund of the price you paid for the product (but not shipping and handling charges) by returning the entire product to:

SpectrumDialogue.com  
Returns Center  
35-145 Royal Crest Court  
Markham, ON L3R 9Z4  
Canada

Returns must be made within 14 days of the date the product was shipped to you. Returns must be accompanied by a copy of the original packing slip. This enables us to locate your original order and process your refund. Please use the pre-printed return label provided with your packing slip and include a reason for the return. The original purchaser is responsible for shipping and handling charges as well as brokerage/customs charges when returning a product. SpectrumDialogue.com reserves the right not to process returns that do not comply with these requirements. If a tangible product is labeled "all sales final" at the time of purchase, you are not entitled to a refund of any kind.

## **The Spectrum Dialogue Address change or Missing Issues for all Magazines Policy**

1. Please note that any address changes for all magazines must be sent in written notice, through, fax, mail, or e-mail.
2. Any missed issues for all magazines should be reported to Palmeri Publishing Inc. within 2 months of the publication date. Shipping charges will apply to replace missed issues.