

Terms and Conditions

In connection with, and as a condition of, the undersigned attendee of any seminar, meeting, courses, gatherings and forums organized by Unified Yi Jing Academy (UYJA), confirms, acknowledge and agrees as follows:

CODE OF CONDUCT

It is intended to support a conducive learning environment, community, and communication which is enjoyable, relaxed, fun, safe and respectful for our students, visitors, participants and employees. Participants are to comply to the general guidelines such as no drugs, no alcohol, no racism, no sexism, no disrespectful for religions practices or beliefs, no bullying, no harassment, no offensive, insulting, and threatening language or behaviour, no disrupting and/or interfering, no physically hurting someone, no damage to property, no possession of unsafe weapon, no soliciting of personal contacts without the person's consent, no recommending of any form of business of products or services; be it whether it is for personal or non-personal gain. **Any participants who failed to comply to any of the above shall be deemed as a breach to the Code of Conduct, and the organizer (UYJA) have the absolute rights to terminate such participants from the course and any membership with UYJA, without any refund of course fees.**

PAYMENT

1. All payments made are non-refundable and non-transferable across courses.
2. Full payment must be made before the course otherwise there is no guarantee of seat.
3. Crossed cheques should be made payable to 'Unified Yi Jing Academy'.
4. In the case of an incorrect payment due to a printing error, the correct payment will prevail.
5. Deposit is not refundable.
6. Any course fee offered in class is final and student agreed to honour full payment without dispute should there be any shortfall regardless of the reason during the payment process. UYJA reserves to right to recover the amount shortfall from the student.

ATTENDANCE

1. No-notice / No-show will be deemed as withdrawn and refunds will not be allowed.
2. Postpone / Reschedule notice must be given via email (enquiry@unifiedyjing.com) at least 14 days prior to commencement date, otherwise, administrative fee of \$50 or 10% of the course fee (whichever is higher) will be imposed.
3. Postpone / Reschedule for Professional courses notice must be given via email (enquiry@unifiedyjing.com) at least 30 days prior to commencement date. Otherwise, administrative fee of \$500 will be imposed. After which, no rescheduling is allowed within 14 days to commencement date.
4. Any cancellation will result in forfeiting of the course fee.
5. Participants must attain at least 80% attendance of the course, in order to be eligible for the Certificate of Attendance.
6. Absentees for any day during the course duration, is considered as No-show. No make-up or repeat of course is allowed.
7. Entry to the class is through producing Participant Name Tag. Participant is to wear his / her name tag at all times during the class. Failure to comply will be asked to leave the class.

INTELLECTUAL PROPERTY

1. No photocopying, videos and audio, photographic recording of UYJA seminar / meeting / courses and forums.
2. You shall not reproduce, distribute, disseminate and transmit any or all parts of the courses material in any form by means of electronic, mechanical, photocopying, recording or etc to the public.
3. You shall not use, translate, modify, publish, plagiarize or exploit the courses material which was provided to you.
4. All content, workbooks, materials and systems taught in these lectures, whether written or verbal are copyrights of UYJA.
5. You are not permitted to copy, make available or divulge to any unauthorised party, in any way, any of the materials, notes, strategies, or teachings of these lectures, whether for financial gain or not. Having signed the disclaimer if you should allow any of these materials to be made available to any unauthorized party then you will be liable to consequential legal action.

6. All interviews, testimonials, photography, audio or videos recording are deemed property of UYJA and UYJA reserves the right to use them for training and/or marketing purposes without limitation.

TRADEMARK

The trademark may not be used by any person without the express written consent from UYJA and Teacher Youyi Huang, and any such licensed used must be in compliance with the specifications and stipulated direction from UYJA from time to time.

DISCLAIMER & WAIVER

1. The material, information, hand-outs and presentations during the course / preview / seminar / forum by UYJA is educational in nature and solely for educational purposes. The intent of the course / preview / seminar / forum is to educate the participants about the concept of Yi Jing and related areas. No recommendations of particular investment of any kind are made.

2. All course / preview / seminar content examples and information are not to be construed as any recommendation, solicitation, prediction or advice for your personal matters as this course / preview / seminar / forum is strictly educational. You cannot hold UYJA or any people working with them responsible for any subsequent personal matters.

3. You have consented to your presence in any audio, video or photographic recordings officially arranged by UYJA. You have waived any rights, claims or interest in the reproduction, distribution and exposure of any all aforementioned recordings owned and possessed by UYJA.

DATA PROTECTION POLICY ISCLAIMER & WAIVER

The purpose of this policy ("Data Protection Policy") is to inform you of how Unified Yi Jing Academy Pte Ltd (UYJA) manages Personal Data which is subject to the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act").

By interacting with us and/or submitting information to us, you agree and consent to Unified Yi Jing Academy Pte Ltd (including its related corporations and business units) (collectively, the "Companies"), as well as their respective representatives and/or agents (collectively referred to herein as "UYJA", "us", "we" or "our") collecting, using, disclosing and sharing amongst themselves your Personal Data, and disclosing such Personal Data to the Companies' authorized service providers and relevant third parties in the manner set forth in this Data Protection Policy.

This Data Protection Policy supplements but does not supersede nor replace any other consents you may have previously provided to UYJA in respect of your Personal Data, and your consents herein are additional to any rights which to any of the Companies may have at law to collect, use or disclose your Personal Data.

UYJA may from time to time update this Data Protection Policy to ensure that this Data Protection Policy is consistent with our future developments, industry trends and/or any changes in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of the Data Protection Policy as updated from time to time. Please check back regularly for updated information on the handling of your Personal Data.

1. Personal Data

1.1 In this Data Protection Policy, "Personal Data" refers to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

1.2 Examples of such Personal Data you may provide to us include your name, NRIC, passport or other identification number, telephone number(s), mailing address, email address and any other information relating to any individuals which you have provided us in any forms you may have submitted to us, or via other forms of interaction with you.

2. Collection of Personal Data

2.1 Generally, we collect Personal Data in the following ways:

- a) when you interact with our customer service officers, for example, via telephone calls, letters, face-to-face meetings and emails;
- b) when you request that we contact you, be included in an email or other mailing list;
- c) when we receive references from business partners and third parties, for example, where you have been referred by them; and
- d) when you submit your Personal Data to us for any other reasons.

2.2 When you browse our website, you generally do so anonymously. We do not at our website automatically collect Personal Data unless you provide such information.

2.3 If you provide us with any Personal Data relating to a third party (e.g. information of your spouse, children, parents, and/or employees), by submitting such information to us, you represent to us that you have obtained the consent of the third party to provide us with their Personal Data for the respective purposes.

2.4 You should ensure that all Personal Data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to provide you with the Services you have requested.

3. Purposes for the Collection, Use and Disclosure of Your Personal Data

3.1 Generally, UYJA collects, uses and discloses your Personal Data for the following purposes:

- a) responding to your queries and requests;
- b) managing the administrative and business operations of UYJA and complying with policies and procedures;
- c) facilitating business transactions;
- d) matching any Personal Data held which relates to you for any of the purposes listed herein;

- e) resolving complaints and handling requests and enquiries;
- f) preventing and detecting crime and analyzing and managing risks;
- g) legal purposes (including but not limited to obtaining legal advice and dispute resolution);
- h) conducting investigations relating to disputes, payment or fraud;
- i) meeting or complying with any applicable rules, laws, regulations, codes of practice or guidelines issued by any legal or regulatory bodies which are binding on UYJA (including but not limited to responding to regulatory complaints, disclosing to regulatory bodies and conducting audit checks, due diligence and investigations); and
- j) purposes which are reasonably related to the aforesaid.

3.2 If you have provided your Singapore telephone number(s) and have indicated that you consent to receiving marketing or promotional information via your Singapore telephone number(s), then from time to time, UYJA may contact you using such Singapore telephone number(s) (including via voice calls, text, fax or other means) with information about our Products and Services.

3.3 You have a choice to withdraw your consent for receiving marketing or promotional materials/communication. You may contact us using the contact details found below or log onto our website to fill in the Withdrawal of Consent Form.

3.4 Please be aware that once we receive confirmation that you wish to withdraw your consent for marketing or promotional materials/communication, it may take up to 30 working days for your withdrawal to be reflected in our systems. Therefore, you may still receive marketing or promotional materials/communication during this period of time.

4. Disclosure of Personal Data

4.1 UYJA will take reasonable steps to protect your Personal Data against unauthorized disclosure. Subject to the provisions of any applicable law, your Personal Data may be disclosed, for the purposes listed above (where applicable), to the following:

- a) UYJA's related corporations and employees to provide content, Products and Services to you, address your questions and requests in relation to your transaction and billing arrangements with us;
- b) companies providing services relating to insurance and consultancy to UYJA;
- c) agents, contractors or third party service providers who provide operational services to UYJA, include but not limit to courier services, telecommunications, information technology, payment, printing, billing, processing, technical services, training, market research, security or other services to UYJA;
- d) vendors or third party service providers in connection with marketing promotions and services offered by UYJA or its preferred partners;
- e) other telecommunications, content or other service providers to facilitate their provision of content or services, or for interconnection, inter-operability, system operation and maintenance and billing between service providers;
- f) any business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any merger, acquisition or asset sale) involving any of the Companies;
- g) collection and repossession agencies in relation to the enforcement of repayment obligations for debts;
- h) external banks, credit card companies and their respective service providers;

- i) our professional advisers such as auditors and lawyers;
- j) relevant government regulators, statutory boards or authorities or law enforcement agencies to comply with any laws, rules, guidelines and regulations or schemes imposed by any governmental authority; and
- k) any other party to whom you authorize us to disclose your Personal Data to.

5. Contacting Us – Withdrawal of Consent, Access and Correction of your Personal Data

5.1 If you:

- a) have any questions or feedback relating to your Personal Data or our Data Protection Policy;
- b) would like to withdraw your consent to any use of your Personal Data as set out in this Data Protection Policy; or
- c) would like to obtain access and make corrections to your Personal Data records, please contact UYJA as follows:
Email: enquiry@unifiedyjing.com

Write in:
Unified Yi Jing Academy Pte Ltd
545 Orchard Road,
#09-12 Far East Shopping Centre,
Singapore 238882

6. Governing Law

6.1 This Data Protection Policy and your use of this website shall be governed in all respects by the laws of Singapore.

ANY BREACH OF THE ABOVE, VIOLATING OF COPYRIGHTS AND INTELLECTUAL PROPERTY WILL OR MAY RESULT TO DEPORTING, SUSPENDING OR TERMINATING THE STUDENTS FROM THE COURSES, MEETINGS, SEMINAR, FORUMS OR GATHERINGS. AND CRIMINAL OFFENCES SHALL BE REFERRED TO THE POLICE.

The management reserve the rights to amend the Terms and Conditions without prior notice.