

Privacy Policy

Privacy Statement, Terms of Service, and Cookie Policy

Effective Date: January, 2020

We value the privacy and security of the information that you share with us through forwardfocusedba.com (hereon in known as the “FFBA Web Site”). It is important that you understand how we collect, use, and maintain your information. This Privacy Statement explains our online information practices, the choices you may make about how we collect and use your information at this FFBA Web Site, and the ways you may contact us.

We may change this Privacy Statement from time to time. Changes to this Privacy Statement are effective upon posting. Please check back periodically for updates. If at any point we decide to use Personal Information in a manner that is materially different from that stated at the time it was collected, we will notify users by way of an email. Users will have a choice as to whether or not we use their information in this new manner. The amount, type and use of information we collect, depends on how you use this FFBA Web Site. This Privacy Statement applies only to the practices of the FFBA Web Site Owner and its employees. The FFBA Web Site will not apply the provisions of this Privacy Statement to Business Contact Information or Aggregated Information.

Definitions

“Personal Information” includes, your name, address information, personal e-mail address and URL, telephone number, account username and password, credit/debit card numbers and associated billing addresses and expiration dates, bank account numbers, as well as other similar information.

“Prospect Information” includes the same information as Personal Information except that Prospect Information is information that is submitted by an individual who is not the subject of the data submitted.

“Non-Identifying Personal Information” includes information about you, including, without limitation, your Internet service provider, browser type, domain name, the Web Site that referred you to us, the web pages you request, the date and time of those requests, and entry and exit points. “Business Contact Information” includes the name, title, business address, or telephone number of an employee in an organization. It also includes departmental e-mail addresses that contain no individually identifiable information. Business Contact Information is not Personal

Information. “Aggregated Information” is any information about more than one individual where the individual identities are unknown and cannot be inferred from the information. Aggregated Information is not Personal Information.

Collection of Personal Information or Prospect Information

The FFBA Website may collect Personal Information from you, but only if you provide it to us voluntarily. We also collect Personal Information that you provide to our suppliers, which they pass on to us so that we can fulfill your order. You must provide Personal Information in the form of a unique identifier (username, password) to enter certain parts of our web site. In addition, in certain situations, such as when a purchaser buys a product as a gift and supplies the recipients’ name and address, we collect Prospect Information.

Collection and Use of Non-Identifying Personal Information

During your use of our FFBA Web Site, we will collect certain Non-Identifying Personal Information to enhance the functionality of the FFBA Web Site and to make your access more convenient and efficient. We retain Non-Identifying Personal Information and use it to establish Web Site activity trends, monitor FFBA Web Site performance, improve FFBA Web Site design and functionality, fulfil orders, inform current and potential customers and suppliers about our services, and for other business purposes. Our collection of Non-Identifying Personal Information may involve the use of cookies. Among other uses, cookies allow us to deliver content specific to your interests, to save you from re-entering your registration data at each connection, and to provide features such as online customer payment and shopping carts. The Help portion of the toolbar on most browsers will tell you how to configure your web browser to accept cookies, to prevent your browser from accepting new cookies, to have the browser notify you when you receive a new cookie, or to disable cookies altogether. No personal or unencrypted information will be encoded in cookies that are stored on your computer.

Children

The FFBA Web Site does not sell or promote products for purchase by children. We do not knowingly collect, maintain, or use Personal Information or Prospect Information from children under age 16. If you are under age 16, do not share personal information with us.

Use of Personal Information

We may use and disclose Personal Information or Prospect Information as described in this document. In addition to the uses described in this document, we may use Personal Information or Prospect Information for purposes that include maintaining the FFBA Web Site, order fulfilment and administration, and product surveys, administrative and analytical purposes like accounting, billing and audits, and information system management, and other similar uses. We may also use Personal Information or Prospect Information to provide current and potential customers and suppliers with information about our services.

We only collect, use, and disclose Personal Information or Prospect Information for purposes that are reasonable in the circumstances. We use only fair and lawful means to collect Personal Information or Prospect Information.

We reserve the right to use or disclose Aggregated Information and Business Contact Information in ways that we think are appropriate.

Periodically, we may send you information about our various products and services, or other products and services we feel may be of interest to you. Only the FFBA Web Site (or agents working on behalf of the FFBA Web Site and under confidentiality agreements) will send you these direct mailings. If you do not want to receive such mailings, simply tell us when you give us your personal information. Or, at any time you can easily opt-out of the FFBA Web Site marketing list or update your information by notifying us at wendy@forwardfocusedbusinessadvisors.com.

Agents

We disclose Personal Information or Prospect Information to other companies and individuals to perform functions for us under confidentiality agreements. These types of agents include mailing and delivery companies, marketing service providers, database managers, customer service representatives, and other agents who perform functions for or on our behalf. These agents may perform functions such as analyzing data, supplying marketing assistance, providing search results and links (including paid listings and links), fulfilling orders, delivering packages, sending postal mail and e-mail, removing repetitive information from customer lists, processing credit card payments, and providing customer service. Where we disclose Personal Information or Prospect Information to organizations that perform services on our behalf, we will require those organizations to use such information solely for the purposes of providing services to us and to protect the Personal Information or Prospect Information with appropriate safeguards.

Suppliers

We make goods and services from suppliers available to customers for purchase by credit or debit card. We have confidentiality agreements with these suppliers. We share Personal Information or Prospect Information with suppliers to complete transactions, resolve customer comments or complaints, and for administrative and analytical purposes like accounting, billing and audits, and information system management, and other, similar uses.

Business Transfers

As we continue to develop our business, we might buy or sell business units. In these transactions, Personal Information or Prospect Information is often transferred, but it remains subject to the promises made in any pre-existing Privacy Statement, unless an individual consents otherwise.

Protection of FFBA Web Site and Others

We may use or disclose Personal Information or Prospect Information without your consent in certain circumstances:

- If we are required by law or by an order or requirement of a court, administrative agency, or other government entity, or by court rules concerning the production of records;
- If we have reasonable grounds to believe that use or disclosure is necessary to protect the rights, privacy, property, or safety of our users or others;
- If we have reasonable grounds to believe that the information relates to breach of an agreement or violation of the law that has been, is being, or is about to be committed;
- If it is necessary for fraud protection, risk reduction, or the establishment or collection of funds owed to us;
- If it is necessary to enforce or apply our Terms of Use and other agreements, to pursue remedies, or to limit damages to FFBA;
- If the information is public;

For other reasons allowed or required by law.

When we are required or permitted to disclose information without consent, we will not disclose more information than is necessary to fulfil the disclosure purpose.

Consent

We will obtain your consent to the collection, use, and disclosure of that information as described in this Privacy Statement. If you do not consent to our collection, use, or disclosure of your Personal Information as described in this Privacy Statement, then do not share Personal Information with us. However, we are unable to offer some services, like processing purchases, without Personal Information. You may withdraw your consent at any time, subject to reasonable notice and legal or contractual obligations. To withdraw your consent, simply tell us of the Personal Information that you no longer wish us to collect, use, or disclose through the Contact Information listed below. However, we are unable to offer some services, like processing purchases, without Personal Information. There are limited situations in which applicable laws require or allow us to collect, use, or disclose Personal Information without your consent or after you withdraw your consent. We describe these situations under “FFBA Website and Others” in the section on Use of Personal Information or Prospect Information in this Privacy Statement.

Retention and Access

We will take reasonable steps to keep Personal Information or Prospect Information accurate, complete, current, and relevant to its intended use. We keep Personal Information or Prospect Information only as long as we need it for the reasons it was collected. When Personal Information or Prospect Information is no longer required for our purposes, we have procedures to destroy, delete, or erase it or to convert it to an anonymous form.

At your request, we will provide you with reasonable access to your Personal Information, so that you can review what we have stored and, if you choose, request corrections to it. You may request access by writing to us at the address listed in the Contact Information below. After you request access, we will provide the Personal Information that you request as soon as practically possible and generally no later than thirty days following the request. If you wish to correct your Personal Information, please send us a written explanation of the particular information that you believe should be corrected. Where information will not or cannot be disclosed, we will tell you the reasons for non-disclosure.

Security

FFBA Web Site combines technical and physical safeguards with employee policies and procedures to protect your information. Our site or payment processor works to protect your information during transmission by using Secure Sockets Layer (SSL) software, which encrypts the information that you provide online at our Web Site. We will use commercially reasonable efforts to protect your information, continue to assess new technology for protecting information, and when appropriate, upgrade our information security systems.

Further, we permit only authorized FFBA Web Site employees and third parties to access any Personal Information or Prospect Information that you supply to us. If an employee misuses Personal Information or Prospect Information, we will take disciplinary action, up to and including termination of employment. If any third party individual or organization misuses Personal Information or Prospect Information, we will take action, up to and including termination of any agreement between FFBA Web Site and that individual or organization.

Links to Other Web Sites

When you click on a link on the FFBA Web Site that takes you to a web site operated by another company, you will be subject to that company's web site privacy policies.

Dispute Resolution

Please direct any questions or concerns regarding the use or disclosure of Personal Information or Prospect Information to us by using the Contact Information given below. We will investigate and attempt to resolve complaints and disputes regarding use and disclosure of personal information in accordance with the principles contained in this Privacy Statement.

Contact Information

In the event of questions about access to your Personal Information or Prospect Information; our collection, use, management, or disclosure of Personal Information or Prospect Information; or this Privacy Statement, contact us at: wendy@forwardfocusedbusinessadvisors.com.

Disclaimer

The content of this web site is displayed in good faith and is designed to help readers. It is an information source and as such should only be treated as a guide. Although every effort has been made to ensure the accuracy, currency and reliability of information, users are responsible for making their own assessments of the information within the site and should seek appropriate professional advice before taking any action based on any information held on this site.

Unless stated otherwise, all information on this web site is supplied without any warranty, condition or other term as to the quality of any services or their suitability for any particular purpose. It should not be assumed that future results will equal past performance, FFBA Web Site makes no guarantee that you will have success.

If you wish to obtain services from the FFBA Web Site, you should not rely solely on the information in this web site but should make specific enquiry concerning the nature of the services and their suitability for the use to which they will be put. You should carefully consider whether this opportunity is appropriate for you in light of your experience, objectives, financial resources and other circumstances.

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FFBA Web Site makes no warranties that the information on this web site is free of computer viruses or other contamination. Users are responsible for ensuring information from this web site or any linked web site is free of viruses or other contamination.

Return & Refund

We do not provide refunds; however, you are **free to cancel your membership at any time by contacting us**. Please provide your full name and account username/login and **allow a minimum of 3 business days for your subscription to be cancelled**. If you would like to cancel your subscription before the next monthly billing, **you must contact us PRIOR to the charge being processed**. We do not provide refunds unless there was an error on our part.

