

## ***CWBN Directory Terms & Conditions***

*Cancellation of subscriptions for moral cause.* Catholic Women's Business Network strives to lift up all Catholic women as members of the Body of Christ, his holy Church. Toward this end we are expressly conscious of our obligation to be faithful and obedient to Scripture, Sacred Tradition, and the established Magisterium of the Roman Catholic Church, and we hope that each of our subscribers will embrace this same obligation. CWBN reserves, therefore, the right to reject the application for subscription of any person, organization, or business that promotes products, practices, information, materials, and/or statements, which, in the sole discretion of CWBN, is inconsistent with or contrary to said Scripture, Sacred Tradition, and the established Magisterium of the Roman Catholic Church. CWBN reserves the right to cancel the subscription of any subscriber whose products, practices, information, materials, and/or statements are, subsequent to subscription approval, found to be inconsistent with or contrary to said Scripture, Sacred Tradition, and the established Magisterium of the Roman Catholic Church. Before cancellation, CWBN will make a good faith effort to notify the subscriber of the reason for cancellation (notice of intent to cancel subscription), suspend the subscription, and allow the subscriber an opportunity to correct the problem to the satisfaction of CWBN before cancellation occurs. No refunds will be given to monthly subscribers whose subscriptions are cancelled pursuant to this section. For prepaid annual subscriptions, If the subscriber is unwilling or unable to attempt to correct the problem to the satisfaction of CWBN, no refund will be given for the subscription, including for any prepaid months remaining on the annual subscription term. However, if a prepaid, annual subscriber attempts to make a good faith correction of the problem for which the subscription was suspended and notice of intent to cancel given, a partial refund of the unused portion of the whole months remaining on the annual subscription may, in the sole discretion of CWBN, be given using a formula equal to the actual, prepaid cost of the subscriber's annual subscription divided by 12 and applying a 1/12th refund for each whole month remaining on the annual subscription at the time of suspension. Subscribers who received annual subscriptions as part of the Ambassador Program benefit, whether directly or indirectly, are not entitled to monetary refunds under this section.

*Payment and cancellation by subscriber.* Payment for a CWBN monthly or annual subscription is due with the submission of a prospective subscriber's application. The paid subscription period will begin on the 1st day of the month following approval of a subscriber application and verified application of payment funds. Monthly subscriptions end on the last day of the month for which payment has been received and applied. Applications for monthly subscriptions approved after the first day of a month will receive a full subscription for the full month following approval. Prepaid, annual subscriptions approved after the first day of a month will receive a full 12 month subscription period beginning on the 1st day of the month following the month in which the application was approved and prepayment successfully applied and continuing through the last day of the 12th month thereafter. In the event that a monthly subscriber has successfully set up auto-pay, and payment is thereafter declined for any reason, that monthly subscriber's account may be suspended and listing removed from the CWBN directory until payment is received. Monthly subscribers who have successfully set up auto-pay may cancel their subscriptions by giving notice to CWBN via email and postal mail. Notice of cancellation must be received by CWBN not less than 30 days before the end of the current billing cycle in order to stop auto-pay for the succeeding month after notice of cancellation is given. No refund will be given for monthly subscriptions paid by auto-pay unless notice of cancellation is given by the subscriber in accordance with this section. Annual, prepaid subscribers who wish to cancel their subscription to CWBN before the end of the 12 month subscription period may do so by giving notice to CWBN via email and postal mail. Annual subscriber's who cancel their subscriptions before the end of the 12 month period are not entitled to monetary refunds, however, subscribers may donate the unused portions of their pre-paid annual subscriptions to another person, organization, or business provided that such person, organization or business is not currently a CWBN subscriber and has not been a CWBN subscriber within the preceding 90 day period. Persons, organizations and/or businesses who are the intended recipients of a donated subscription under this section must submit a separate application and be approved as a CWBN subscriber.

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