

April 2024



The Zones of Regulation™ Payment Policy

This policy aims to define and guide the acceptable methods of payments for The Zones of Regulation, Inc., ensuring a secure, efficient, and versatile financial transaction process for both the company and its clients.

This policy applies to all transactions conducted with The Zones of Regulation, including payments made for purchasing goods and services, including subscriptions and trainings. By subscribing to our services, you agree to this Payment Policy as part of our Terms of Service available on our website.

Currency

Payments are processed exclusively in US Dollars. Any requests for quotes, estimates or receipts will also be fulfilled using US Dollars.

Payment Methods

1. Credit and Debit Cards

We accept all major credit and debit cards, including Visa, MasterCard, American Express, Discover, and Diners Club. Payments are processed securely through our online payment gateway. Your credit card information is encrypted and transmitted directly to the payment processor. We do not store your credit card details on our servers.

2. Purchase Orders

Purchase orders are accepted from established clients subject to The Zones of Regulation's approval. Clients must submit a purchase order form, which will be reviewed and approved by our finance department. If using a check for physical payment via PO

- Checks should be made payable to The Zones of Regulation, Inc.
- Checks are accepted from within the United States and must be sent to:
The Zones of Regulation, Inc.
5532 Park Ave.
Minneapolis, MN 55417

A returned check will incur a processing fee of \$18 and may result in a suspension of the check payment option for the client.

Additional Purchase Order instructions will appear on your screen at the point of purchase.

3. Wire Transfers:

For wire transfers, please contact our finance department at finance@zonesofregulation.com for banking details in addition to following the instructions below.

Clients are responsible for any fees charged by their bank and must ensure that the full amount due is received by The Zones of Regulation.

There will be an \$18 USD charge added to the invoice to cover all processing fees

Additional Wire Transfer process instructions will appear on your screen at the point to purchase.

Security and Privacy

We are committed to ensuring the security of your payment transactions and implement industry-standard security measures to protect your information. For additional information, please read our Privacy Policy on our website.

Overdue Payments, Refunds and Cancellations

Cancellation

You may cancel your subscription at any time. Access to the subscription will continue until the end of your current billing cycle.

Refunds

Refunds are available only prior to activation of the product access code. Once the product is activated, we cannot offer a refund. In addition, regardless of activation status, refunds are not available after 30 days from purchase. Please contact our customer service team at support@zonesofregulation.com .

Overdue Payments

All payments for all products or services rendered are due no later than 30 days after purchase. If payments are not received within 30 days, any subscriptions will be suspended. If a payment cannot be processed for any reason, we will notify you and provide instructions on how to update your payment information. Access to the subscription may be suspended until the overdue payment is received.

Amendments

The Zones of Regulation reserves the right to update or modify this payment policy at any time without prior notice. Any changes will be effective immediately upon posting on our website.

Contact Information

For any inquiries regarding this payment policy or to discuss payment options, please contact our finance department at finance@zonesofregulation.com .