

THE RIPENISTS PRIVACY POLICY

When you share information about yourself with *The Ripenists* you trust us to keep it private.

This privacy policy outlines the types of personal information we collect and how it's used.

In general the only information we ask from you is your first name and your email address when you subscribe to our email list. Further information may be required if you are registering to access particular products. In exchange we commit to sharing information we believe you will find helpful, in particular, the latest 'Ripenings' from our blog, along with occasional information about products and events we consider may be of interest to you.

Users of *The Ripenists* can submit personal information in several different ways:

- by subscribing to our email list
- by registering to download one of our offerings – free or paid
- by participating as a member on our site

We do not share or sell your information or your email to the public or any third party. We are, however, dependent on third party providers to host our site and your information. We have been very thoughtful in choosing reputable businesses to work with, however, in the event that their security is breached we disclaim any liability.

Please note any information you publish on our site or share in one of our online forums, such as Facebook, is accessible to other users. Please think twice before disclosing personally identifiable information.

Use of Google Analytics

The Ripenists uses Google Analytics to help analyse how our users interact with our site. Google Analytics uses "cookies", which are small text files placed on your computer, to collect standard Internet log information and visitor behaviour information. This information is anonymous and relates to your use of our site. It is transmitted directly to Google not us. It is used to compile statistical reports on website activity for *this site only*. We use these reports to evaluate trends in reader usage so we can optimise the content, to better meet your needs.

Terms and Conditions

The Ripenists provide resources for smart, self-aware midlife women who want to make their second half deliberately delicious. The ideas and advice on this site are drawn from our experience and are intended to be both entertaining and educational.

We do not offer legal, medical, financial or other professional services. If you think it would be helpful (or necessary) to get professional advice of any kind, please seek out an appropriate professional.

About the Content

We (Kate Peterson and Anne Elder-Knight) write all content, unless otherwise stated. The views

and opinions expressed here are our own. While we endeavour to ensure that all the material on the site is accurate, it is intended only as a guide and may not be error free (despite Kate's wonderful proof-reading skills). The information is thus offered, "as is".

Disclaimer

We assume no liability or responsibility to any person or entity with respect to any loss or damage related directly or indirectly to the information on this website. No warranties of any kind, express or implied are made. *The Ripenists* will provide no remedy for indirect, consequential, punitive or incidental damages arising from this website, including such from negligence, strict liability, or breach of warranty or contract, even after notice of the possibility of such damages.

Trademarks

All trademarks, service marks and trade names of *The Ripenists* used in the site are trademarks or registered trademarks of *The Ripenists*.

Affiliates

The Ripenists participate in the Amazon Associates Program. Every time you purchase a book as a result of following one of the links from the books on our site we are paid a small commission. We only recommend books we have personally found helpful.

From time to time we may enter into other affiliate arrangements. If you click on a link and subsequently purchase from a site we are affiliated with we will receive compensation. In these instances we will make it clear that this will occur. Again, we only recommend products or services we have personally found helpful.

Your Responsibilities

We're committed to offering everyone that visits *The Ripenists* a positive and uplifting experience. In order to do that we ask that you join us in treating each other with respect and extend this respect to the privacy of others' information.

Your responsibilities include providing true, accurate and current information about yourself as required. You are entirely responsible for the content you upload by way of comments or other contributions. The information you submit may not be offensive, indecent or objectionable.

Our Responsibilities

To the best of our ability we will offer content that makes you think, offers you hope and challenges you to make your second half deliberately delicious.

While we accept no responsibility for content you provide, we do reserve the right to remove any content that we consider offensive, indecent or objectionable to ensure the site remains a hopeful and helpful destination for all users.

By using our website and or purchasing something from us you agree to be bound by our ***Privacy Policy*** and ***Terms and Conditions***. We reserve the right to terminate your access to our site if you do not abide by these terms and conditions.

Returns and Refunds Policy

We do not offer a return or refund policy, simply because most of our products are electronic and can be copied easily. We stand by our products 100% and know that they provide extremely good value for money.

Company Information

The Ripenists is owned by *The Ripenists Limited*, which is a registered company in New Zealand. As such it is governed by New Zealand law and any legal action must be pursued through the New Zealand courts. Any losses that arise cannot exceed the amount that was paid for services provided.

All products are listed in U.S. dollars, however, if you wish you may change the currency and pay in the New Zealand dollar equivalent of the U.S. dollar value.

Company address

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NEW ZEALAND

If you have any questions about either our ***Privacy Policy*** or our ***Terms and Conditions*** please don't hesitate to getintouch@theripenists.com

Our ***Privacy Policy*** and ***Terms and Conditions*** were last updated in August 2015.