

# LEGAL DISCLAIMERS

## Privacy & Policy

### Submissions & Comments

Users can submit articles for publication at our Site by completing a submission form. The information you provide on the submission form is subjected to our privacy policy. Users may also post comments and other information at our Site through our comments platform.

Comments posted on our Site are subject to our privacy policy as well. Our Site receives a significant amount of traffic and is accessible to anyone on the internet, therefore do not submit articles or post comments that are private and that you do not wish to be used or viewed by the public. Users are solely responsible and liable for any legal or other repercussions that arise as a result of the articles published or comments posted at our Site. We categorically disclaim any responsibility or liability for any damages suffered by the public and/or users arising from reliance on whatsoever articles or comments printed herein.

### Access to Personal Information

Users may access and update inaccuracies in your personal information which is in our custody by emailing us at [ripple.theteam@gmail.com](mailto:ripple.theteam@gmail.com). We may request for certain personal information from you for the purposes of verifying your identity.

### Data Retention

RIPPLE will retain your personal information for as long as necessary to provide services users have requested (eg. newsletter, author profiles, etc.). Personal information will also be retained and used as necessary

to comply with our legal obligations, resolve disputes, and enforce the agreements.

### Security

We have implemented administrative, technical and physical safeguards to help prevent unauthorized access, use, or disclosure of personal information in our custody or control. Nonetheless, we cannot guarantee that these safeguards will prevent the unauthorized access, use or disclosure of the user's personal information.

### Persons Under 18

Our site is not intended for persons under 18 and we do not knowingly collect personal information from persons under 18. If you are the parent or guardian of a person under 18 and believe that he or she has provided personal information to us, please contact us at [ripple.theteam@gmail.com](mailto:ripple.theteam@gmail.com) and we will delete their information promptly.

### Revisions to the Privacy Policy

The Privacy Policy may be revised from time-to-time in RIPPLE's sole discretion. A notice will be provided to you by posting a notice on the site before any material changes are made to our privacy practices. Please do visit this page and review our privacy policy periodically for changes. By continuing to access or use Ripple after changes become effective, users agree to be bound by terms of the revised privacy policy.

## **Terms of Use**

### Conditions for Use of the Site

RIPPLE is intended for persons who are 18 or older. If you are under 18, do not access or use the Site. The Site is offered subject to your

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You agree that any User Content you submit to the Site will not be unlawful, defamatory, or infringing on the privacy or intellectual property rights of others. You also agree (a) to be solely responsible for any damages resulting from any User Content you submit, (b) that all User Content you submit will be treated as non-proprietary and non-confidential, and (c) not to submit any User Content that contains advertising or commercial solicitations. By submitting User Content to us, you automatically grant us the royalty-free, perpetual, worldwide, irrevocable, non-exclusive right to use, publish, reproduce, distribute, translate, and display User Content (including any drawings, images, sounds, video recordings, or other data embedded in the User Content and including adaptations and derivative works based on the User Content) for any purpose and in any manner or medium (now existing or hereafter developed).

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### Indemnification

You agree to indemnify, hold harmless, and release RIPPLE and all parties involved from and against any and all claims, damages, costs, and expenses including, but not limited to, reasonable attorney's fees arising from or related to your access, use, or misuse of the Site.

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### Changes

We reserve the right, in our sole discretion, to modify or replace any part of the Agreement. It is your responsibility to check the Agreement periodically for changes. We may also, at any time and for any reason in our sole discretion, modify or discontinue the Site or Site Content or terminate or restrict your access to the Site.