

Terms of Use

Welcome to Ridley Learning! By accessing and using our services/platform, you agree to the following terms:

Copyright, Licenses, and User Submissions:

1. All content, materials, and resources provided on Ridley Learning, including but not limited to text, graphics, images, videos, software, and audio, are protected by copyright laws and belong to Ridley Learning or our content providers.
2. Users are not allowed to modify, reproduce, republish, transmit, or distribute copyrighted materials without prior written consent from Ridley Learning or the respective content owner.
3. The use of spiders, robots, or data mining tools to access, copy, or extract content from our platform is strictly prohibited.
4. By submitting any content or material to Ridley Learning, including but not limited to comments, feedback, suggestions, or user-generated content, you grant us a non-exclusive, royalty-free, perpetual, and irrevocable license to use, copy, modify, distribute, display, and create derivative works based on your submission, in whole or in part, as deemed appropriate by Ridley Learning.
5. You also grant Ridley Learning the right to use your name and/or image in connection with your submission, including within advertising and promotional material.

By using Ridley Learning, you acknowledge and agree that any content or material you submit is original and does not infringe on the intellectual property or other rights of any third party. You further agree to indemnify Ridley Learning and hold us harmless from any claims, damages, or expenses arising from your violation of these terms.

Non-Endorsement / Liability for User Submissions:

1. Ridley Learning does not endorse and is not responsible for any user-submitted content or material on our platform, including but not limited to comments, feedback, suggestions, or user-generated content. All opinions and views expressed in user submissions are those of the respective authors and not necessarily those of Ridley Learning.
2. You acknowledge and agree that Ridley Learning is not responsible for any user-provided content or material that infringes upon any patent, trademark, trade secret, copyright, or any other proprietary right of any party. It is your sole responsibility to ensure that your submissions comply with all applicable laws and regulations.
3. Ridley Learning reserves the right to remove any content or material that violates these terms, or for any other reason, at our sole discretion and without prior notice.
4. Ridley Learning does not guarantee the accuracy, completeness, or usefulness of any user-submitted content or material. Ridley Learning will not be held responsible for the accuracy or legality of course content / materials as provided by content partners or users, or any other content authored and available on the platform by any user. You acknowledge and agree that you

rely on any such content or material at your own risk, and that Ridley Learning shall not be liable for any damages or losses arising from your use of such content or material.

Copyright Infringement Process/Policy:

1. Ridley Learning takes copyright infringement very seriously and will take appropriate action in response to any notice of alleged infringement that we receive. If you believe that any content or material on our platform infringes your copyright, please contact our designated agent at copyright@ridleylearning.com, providing the following information:
 - A description of the copyrighted work that you claim has been infringed;
 - A description of the allegedly infringing content or material, including its location on our platform;
 - Your contact information, including your name, address, phone number, and email address;
 - A statement that you have a good-faith belief that the use of the copyrighted material is not authorized by the copyright owner, its agent, or the law;
 - A statement that the information in your notice is accurate and that you are authorized to act on behalf of the copyright owner.
2. Upon receipt of a valid notice of alleged infringement, Ridley Learning reserves the right to remove the allegedly infringing content or material, suspend or terminate the user's account, and take any other appropriate action, as we deem appropriate.
3. If you are a user who has submitted content that is the subject of an infringement claim, you may submit a counter-notice to our designated agent. The counter-notice must be in writing and include the following:
 - Your contact information, including your name, address, phone number, and email address;
 - A description of the content that was removed or disabled, including its location on our platform;
 - A statement that you have a good-faith belief that the content was removed or disabled as a result of mistake or misidentification;
 - A statement that you consent to the jurisdiction of the federal district court in which you reside;
 - A statement that you will accept service of process from the party who submitted the notice of alleged infringement;
 - Your physical or electronic signature.
4. Upon receipt of a valid counter-notice, Ridley Learning may restore the allegedly infringing content or material, and take any other appropriate action, as we deem appropriate.

By using Ridley Learning, you acknowledge and agree to abide by this copyright infringement process/policy.

Account Terms:

1. In order to use Ridley Learning, you must be at least 18 years of age. By creating an account, you represent and warrant that you are at least 18 years old.

2. Bots or any other automated tools are not allowed to create accounts on Ridley Learning. All accounts must be created and managed by humans.
3. You are responsible for maintaining the security of your account and password, and for any activity that occurs under your account. You agree to immediately notify Ridley Learning of any unauthorized use of your account or any other breach of security. Ridley Learning will not be liable for any loss or damage from your failure to comply with this security obligation.
4. You may not use another person's account without their express permission. You must provide accurate and complete information when creating an account, and you agree to keep your account information up-to-date at all times.

By using Ridley Learning, you acknowledge and agree to abide by these account terms. We reserve the right to terminate or suspend any account that violates these terms, or for any other reason, at our sole discretion and without prior notice.

Changing Fees:

1. Ridley Learning reserves the right to change the fees or charges for using our services/platform at any time. If we do change the fees, we will provide you with notice of the change.
2. We also reserve the right to begin charging fees for any service or feature that was previously provided to you free of charge. If we do decide to start charging for a previously free service, we will provide you with notice of the change.

Rules for All Users:

1. All users of Ridley Learning are required to use the service in a lawful manner and shall not infringe upon the rights of any other user or third party. You are solely responsible for the content you submit to the service, and you must ensure that all such content is in compliance with all applicable laws.
2. You may not upload, post, or distribute any copyrighted, trademarked, or proprietary materials on the service without the expressed permission of the owner. You shall not post any content that infringes on any patent, trademark, trade secret, copyright, right of publicity, or other intellectual property or proprietary right of any party.
3. You are solely responsible for the content of the service that you post, and you acknowledge that such content will be publicly available to be viewed and accessed by any authorized user of the service.
4. You shall not engage in any form of unsolicited advertising, spamming, bulk/junk email, or any other form of unauthorized solicitation. You shall not engage in any form of lottery or gambling.
5. You shall not share your login credentials with anyone who is not properly authorized to access the content on the service.
6. You shall not upload, share, post, distribute, or otherwise engage in any behavior that is unlawful, threatening, abusive, harassing, defamatory, libelous, deceptive, fraudulent, invasive of another's privacy, tortious, contains explicit or graphic descriptions or accounts of sexual acts (including but not limited to sexual language of a violent or threatening nature directed at another individual or group of individuals), or otherwise violates our rules or policies.

7. You shall not partake in any behavior that victimizes, harasses, degrades, or intimidates an individual or group of individuals on the basis of religion, gender, sexual orientation, race, ethnicity, age, or disability.
8. You shall not share any software viruses or other computer code, files, or programs that are designed or intended to disrupt, damage, or limit the function of any software, hardware, or telecomm equipment. You shall not share any software viruses or other computer code, files, or programs that are designed or intended to damage or obtain unauthorized access to any data or information.
9. You shall not impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with any person or entity.
10. You agree not to access, use or attempt to access or use another user's account or personal information without permission.
11. You shall not attempt to breach security or gain unauthorized access to restricted areas, networks, or servers. You shall not interfere with anyone else's use and enjoyment of the service.
12. You accept all of the terms and conditions, including the cancellation policy, and agree that you may access authorized content for your information and personal use only.
13. You shall not copy any materials or techniques for the purpose of creating your own content/course.
14. You shall not interfere with any course/instructor or other user's experience with the platform/service.
15. You shall follow all rules set forth by a content partner with respect to a course.

By using Ridley Learning, you acknowledge and agree to abide by these rules for all users.

Data Policy:

1. You understand and agree that Ridley Learning may collect and process the following categories of information:
 - **Contact Information** (such as name, email address, mailing address, and phone number)
 - **Payment Information** necessary to process transactions
 - **Relevant activity and educational data**, including but not limited to licensure information (state, license type, license number), course enrollments and completions, continuing education credits, exam scores, certifications, survey responses, and engagement data.

You grant Ridley Learning permission to provide access to this data to applicable third parties—including but not limited to state licensing boards, professional associations, regulatory agencies, and content partners—for the purpose of reporting education, verifying completions, or business operations.

This information may also be used for regulatory compliance, platform improvement, personalization, analytics, and marketing in accordance with our Privacy Policy. We may utilize cookies, web beacons, tracking pixels, machine learning, and artificial intelligence tools to understand user behavior and provide a personalized experience.

2. You agree to comply with all applicable laws and regulations, including but not limited to privacy and data protection laws, in connection with your use of the platform and your access to user data.
3. You acknowledge that Ridley Learning has the right to use, process, and analyze any data collected through the platform, including user data, for the purpose of improving the platform and user experience, and for other legitimate business purposes.

SMS Communications

When you opt in to receive text messages from Ridley Learning, we will send you a confirmation message to verify your enrollment.

By opting in, you agree to receive recurring automated marketing and informational text messages from Ridley Learning at the mobile number you provided. Automated messages may be sent using an automatic telephone dialing system. Message frequency varies and may be adjusted by Ridley Learning at any time. Ridley Learning reserves the right to change the short code, phone number, or alphanumeric sender used to deliver messages.

Message and data rates may apply. Contact your mobile provider for questions about your text or data plan. Your mobile provider is not liable for delayed or undelivered messages, and carriers are not liable for delayed or undelivered messages.

Consent to receive text messages is not a condition of purchase.

To cancel: Reply **STOP** to any message at any time. You will receive a confirmation that you have been unsubscribed and no further messages will be sent. To re-enroll, simply sign up again as you did originally.

For support: Reply **HELP** to any message or contact us at help@ridleylearning.com.

Number Transfer: Before changing or transferring your mobile number to another individual, you agree to either reply STOP from the original number, use the unsubscribe link in our messages, or notify us at help@ridleylearning.com. This notification is a condition of using this messaging service.

For information about how we handle your data, please review our full **Privacy Policy** at <https://www.ridleylearning.com/pages/privacy-policy>.

Consent to receive text messages is not a condition of purchase.

General Provisions:

1. You acknowledge that Ridley Learning is not responsible for any third-party products, services or websites linked to or from our platform.
2. You acknowledge that Ridley Learning may make changes to the platform or these Terms of Use at any time, and that it is your responsibility to review the Terms of Use periodically for any updates or changes.

3. You understand and agree that any dispute arising out of or relating to these Terms of Use or your use of the platform will be governed by the laws of the jurisdiction where Ridley Learning is located.
4. You agree to indemnify and hold harmless Ridley Learning, its affiliates, officers, agents, employees, and licensors from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your use of the platform, your violation of these Terms of Use, or your violation of any rights of another.
5. You understand and agree that any failure by Ridley Learning to enforce any provision of these Terms of Use will not be construed as a waiver of any provision or right.
6. You agree that if any provision of these Terms of Use is found to be invalid or unenforceable, the remaining provisions will remain in full force and effect.
7. These Terms of Use, together with the Privacy Policy and any other legal notices published by Ridley Learning, constitute the entire agreement between you and Ridley Learning with respect to your use of the platform.
8. You agree that any cause of action arising out of or related to the platform must commence within one year after the cause of action accrues. Otherwise, such cause of action is permanently barred.
9. You agree that any dispute arising out of or related to the platform or these Terms of Use will be resolved exclusively by arbitration in accordance with the rules of the American Arbitration Association, and you waive any right to participate in a class action lawsuit or class-wide arbitration.
10. If you do not agree with any of these Terms of Use, you must not access or use the platform.

Ridley Learning reserves the right to modify or terminate the platform/service or any feature at any time without notice.

By using the platform/service, you agree to indemnify and hold Ridley Learning, its officers, directors, employees, agents, and affiliates harmless from any claims, suits, damages, or other expenses related to your use of the platform or your violation of these terms. We reserve the right to modify or update these terms at any time, and your continued use of our platform constitutes your acceptance of any such changes. If you have any questions or concerns about these terms, please contact us at help@ridleylearning.com.

Mailchimp

Privacy Policy

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1. ABOUT US

"We", "us" or "our" means Ridley Ventures Group LLC, with its principal place of business located at 5000 Eldorado Pkwy Ste 150-429 Frisco TX US 75033-8695.

2. ABOUT THIS PRIVACY POLICY

Your privacy is important to us, so we've developed this Privacy Policy, which explains how we collect, use, and disclose your personal information. We collect personal information when you use our website(s), mobile apps, and other online and offline products, services and experiences (collectively, the "Services"). Please take a moment to read through this Policy in its entirety.

If you have any questions, concerns or complaints regarding this Privacy Policy or how we use your personal information please contact us via e-mail at help@ridleylearning.com.

3. CHILDREN'S PRIVACY

Our Services are not directed to individuals under the age of 18. By using our Services, you represent and warrant that you are at least 18 years old. We do not knowingly collect personal information from individuals under 18. If we become aware that we have collected personal information from a minor without verified parental consent, we will take steps to delete such information as required by applicable law.

4. WHAT PERSONAL INFORMATION WE COLLECT AND HOW WE COLLECT IT?

We collect personal information that you provide directly to us:

Contact information. If you sign up to receive our newsletter, emails, or text messages from us, we will collect your name, email address, mailing address, phone number, and any other information needed to contact you about the Services.

Payment information. To order products or services through the Services, you will need to provide us with payment information (like your bank account or credit card information). Please note that your financial information is collected and stored by a third party payment processing company. Use and storage of that information is governed by the third party payment processor's applicable privacy policy.

Survey information. You may provide us with other personal information when you fill in a form, respond to our surveys or questionnaires, provide us with feedback, participate in promotions, or use other features of the Services.

Communications information. We may also collect other information during our communications with you, including information that you send to us when interacting with our customer service agents, or when you call us or send emails or text messages. This may include information about how you contacted us, your marketing preferences, and other information that you choose to share.

Educational and Professional Information. We collect information related to your professional standing and your use of our educational Services, including but not limited to licensure information (state, license type, and license number), course enrollments, progress and completions, continuing education credits earned, exam scores, surveys and certifications.

We may automatically collect technical data, usage data, and engagement information through cookies, web beacons, tracking pixels, analytics services, machine learning systems, artificial intelligence tools, and similar technologies to improve user experience, personalize content, conduct analytics, and support marketing efforts.

5. HOW WE USE YOUR PERSONAL INFORMATION?

We use the personal information we collect for the following reasons:

- To send you our newsletter, or other information or marketing about our Services that you think may be of interest to you.

- To reply to your questions, inquiries, or customer service requests or to send you notices, updates, security alerts, or support and administrative messages.
- To provide you with information about the Services that you request from us or which we feel may interest you.
- To monitor and analyze trends, usage and activities in connection with our Services and to improve the Services.
- To facilitate contests, sweepstakes and promotions, and to process entries and provide prizes and rewards.
- To detect, investigate and prevent fraudulent transactions and other illegal activities on the Services and to protect the rights and property of us and our customers.
- To carry out our obligations arising from any contracts entered into between you and us, including for billing and collection.

Promotional Use of Submissions.

If you submit reviews, testimonials, survey responses, comments, or other content, you grant Ridley Learning a perpetual, irrevocable, royalty-free license to use, reproduce, modify, publish, distribute, and display such content, including your name, professional credentials, and likeness, for marketing, promotional, educational, and business purposes.

We will not share your personal information with third parties for their direct marketing purposes without your consent.

We may also use your personal information to fulfill our obligations as set out by the applicable law, or to carry out any other purpose as described to you at the time your personal information was collected.

6. WHAT IS OUR LEGAL BASIS FOR PROCESSING?

In certain countries we are required to have a legal basis for collecting and using your personal information. Our legal basis will depend on the personal information concerned and the specific context in which we collect it. We will normally collect personal information from you only where we have your consent to do so, where we need your information to perform a contract with you, or where the processing is in our legitimate interests and not overridden by your fundamental rights. In some cases, we may also have a legal obligation to collect personal information from you or may otherwise need the personal information to protect your vital interests or those of another person.

If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the details provided in the “Contact Us” section below.

7. HOW WE SHARE YOUR PERSONAL INFORMATION?

We may share your personal information in the following ways:

- With vendors, consultants, and other service providers who process your personal information on our behalf when they provide services to us, for example data analytics, research, marketing and financial services.
- In connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company.

We may be legally required to disclose or share your personal information without your consent in some circumstances, for example to comply with a court order or law enforcement. In such circumstances, we will only disclose your personal information if we have a good-faith belief that such sharing is required under applicable legal obligations.

8. YOUR MARKETING CHOICES

When you sign up for a promotion like a sweepstakes, or subscribe to receive our newsletter or marketing/promotional messages, we use your personal information to help us decide which products, services and offers may be of interest to you.

We will send marketing messages to you if you have asked us to send you information, bought goods or services from us, or if you provided us with your details when you entered a competition or registered for a promotion. If you opt out of receiving marketing messages, we may still send you non-promotional emails. We will ask for your consent before we share your personal information with any third party for their direct marketing purposes.

You may unsubscribe from marketing messages through a link we include on messages we send you. You can also ask us to stop sending you marketing messages at any time by contacting us at: help@ridleylearning.com.

9. RETENTION OF YOUR DATA AND DELETION

Your personal information will not be kept longer than is necessary for the specific purpose for which it was collected.

When we decide how long we will keep your information we consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure, why we need it, and any relevant legal requirements (such as legal retention and destruction periods).

The foregoing will, however, not prevent us from retaining any personal information if it is necessary to comply with our legal obligations, in order to file a legal claim or defend ourselves against a legal claim, or for evidential purposes.

Details of retention periods for different aspects of your personal data are available from us on request by contacting us using the contact details provided under the "Contact Us" heading below.

Notwithstanding the foregoing, we may retain personal information and educational records as required by applicable law, regulatory obligations, accreditation requirements, contractual commitments, or professional licensing standards, including continuing education recordkeeping requirements.

Where retention is required for compliance purposes, such information will be securely maintained.

10. INTERNATIONAL TRANSFERS

We will ensure that any transfer of personal information to countries outside of the United States will take place pursuant to the appropriate safeguards.

11. YOUR DATA PROTECTION RIGHTS

Depending on the circumstances, you may have some of the following rights under applicable data protection laws. To exercise any of them, please contact us using the details provided in the “Contact Us” section below

- You may **access, correct, or request deletion** of your personal information
- You may **object to processing** of your personal information, ask us to restrict processing of your personal information or **request portability** of your personal information, (i.e. your data to be transferred in a readable and standardized format).
- If we have collected and processed your personal information with your consent, then you can **withdraw your consent** at any time.

We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws.

You may also have the right to complain to a supervisory authority about our collection and use of your personal data. For more information, please contact your local supervisory authority.

12. CHANGES TO THIS PRIVACY POLICY

From time to time, we have the right to modify this Privacy Policy. We’re likely to update this Privacy Policy in the future and when we make changes. When we update this Privacy Policy, we will take appropriate measures to inform you, consistent with the significance of the changes we make. Please come back and check this page from time to time for the latest information on our privacy practices.

13. CONTACT US

The data controller of your personal information is Ridley Ventures Group LLC, with its principal place of business located at 5000 Eldorado Pkwy Ste 150-429 Frisco TX US 75033-8695.

If you have questions or concerns about the information in this Privacy Policy, our handling of your personal information, or your choices and rights regarding such use, please do not hesitate to contact us at:

Ridley Ventures Group LLC

5000 Eldorado Pkwy Ste 150-429 Frisco TX US 75033-8695
help@ridleylearning.com