

# Terms of Use

## Legal Statement

By accessing this website you agree to be bound by these Terms and Conditions ("terms"); please read them carefully. If you do not agree to be bound by these terms you should not access or view this website.

In the event that any or any part of the terms contained in these terms and conditions shall be determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term shall to that extent be severed from the remaining terms that shall continue to be valid and enforceable to the fullest extent permitted by law.

## Terms

The information contained in this website is intended for general information purposes only. SMA has made all reasonable efforts to ensure that the information on this website is accurate at the time of inclusion, however there may be inaccuracies and occasional errors for which SMA apologizes.

SMA makes no representations or warranties about the information provided through this website, including any hypertext links to any website or other items used either directly or indirectly from this website. SMA accepts no liability for any inaccuracies or omissions in this website and any decisions based on information contained in SMA's websites are the sole responsibility of the visitor.

Unless otherwise indicated, the information and images contained within this website are ©Copyright SMA. We permit you to make copies of this website as necessary incidental acts during your viewing of it; and you may take a print for your personal use of so much of the site as is reasonable for private purposes. You may not frame this site nor link to a page other than the home page without our express permission in writing.

You shall not use this website for any illegal purposes and in particular agree that you shall not send, use, copy, post or allow any posting which is defamatory or

obscene within the meaning of the Obscene Publications Act or which is abusive, indecent or in breach of the privacy of any person. Unless you have the express written permission of SMA, you agree not to send any unsolicited promotional or advertising material, spam or similar materials or any volume messages that may interfere with the operation of this website or with the enjoyment of this website by other visitors.

SMA reserves the right at any time and without notice to enhance, modify, alter, suspend or permanently discontinue all or any part of this website and to restrict or prohibit access to it.

You hereby agree to indemnify SMA against any costs, claims, losses and damages (including legal fees) incurred by or awarded against SMA as a result of your misuse of this website or your breach of these terms.

If you are in breach of these terms or of SMA's Privacy Policy, SMA may as its option, suspend or block your access to this website and refuse to provide you with any further access to it.

This website is provided to you free of charge, and neither SMA nor any of its subsidiary or affiliated companies accept any liability to you (except in the case of personal injury or death caused by its negligence or for fraud or as required by law) whether in contract, tort (including negligence) or otherwise, arising out of it in connection with this website. SMA accepts no liability for any direct, special, indirect or consequential damages, or any other damages of whatsoever kind resulting from whatever cause through the use of any information obtained either directly or indirectly from this website. Your sole remedy is to discontinue using this website.

These terms may be amended by SMA from time to time.

Your use of this website and downloads from it, and the operation of these terms and conditions, shall be governed in accordance with the laws of the United States of America.

# Privacy Policy

## We respect your privacy

Any personal information you provide to us including and similar to your name, address, telephone number and e-mail address will not be released, sold, or rented to any entities or individuals outside of our organization except as noted below.

### **With Whom Do We Share the Personal Information We Collect Through This Site**

Our Service Providers.

We may share your personal information with companies (including our affiliates) that perform services on our behalf, for example, companies that help process credit card payments. Our service providers are required by contract to protect the confidentiality of the personal information we share with them and to use it only to provide specific services on our behalf.

Business Transfers.

Your personal information may be transferred to another entity (either an affiliated entity or an unrelated third party) in connection with a merger, reorganization, dissolution or similar corporate event. If such a transfer were ever to occur, the acquiring entity's use of your personal information will still be subject to this Privacy Policy.

### **Government and Legal Disclosures**

We may disclose the personal information we collect through this Site, when we, in good faith, believe disclosure is appropriate to comply with the law (or a court order or subpoena); to prevent or investigate a possible crime, such as fraud or identity theft; to enforce our Terms and Conditions or other agreements that govern

your use of this Site; or to protect the rights, property or safety of our company, our users, or others.

#### External Sites.

We are not responsible for the content of external internet sites. You are advised to read the privacy policy of external sites before disclosing any personal information.

#### Cookies

A "cookie" is a small data text file that is placed in your browser and allows us to recognize you each time you visit this site (personalization, etc). Cookies themselves do not contain any personal information, and we do not use cookies to collect personal information. Cookies may also be used by 3rd party content providers such as newsfeeds.

#### Remember The Risks Whenever You Use The Internet

While we do our best to protect your personal information, we cannot guarantee the security of any information that you transmit to us and you are solely responsible for maintaining the secrecy of any passwords or other account information. In addition other Internet sites or services that may be accessible through our site have separate data and privacy practices independent of us, and therefore we disclaim any responsibility or liability for their policies or actions. Please contact those vendors and others directly if you have any questions about their privacy policies.

For any other information please contact us using the [Contact Us](#) page.