



## General Disclaimer:

For the purposes of this Disclaimer:

- **Company** (referred to as either “the Company”, “We”, “Us” or “Our” in this Disclaimer) refers to HopeBank Academy DBA wEquipu NC, 3622 Shannon Road, Durham, NC 27707, USA.
- **Service** refers to the Website.
- **You** means the individual accessing the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.
- **Website** refers to Silva Method NC, accessible from <https://silvamethodbank.com>

The information contained on the Service is for general information purposes only.

The Company assumes no responsibility for errors or omissions in the contents of the Service.

In no event shall the Company be liable for any special, direct, indirect, consequential, or incidental damages or any damages whatsoever, whether in an action of contract, negligence or other tort, arising out of or in connection with the use of the Service or the contents of the Service. The Company reserves the right to make

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additions, deletions, or modifications to the contents on the Service at any time without prior notice.

The Company does not warrant that the Service is free of viruses or other harmful components.

### **External Links Disclaimer**

The Service may contain links to external websites that are not provided or maintained by or in any way affiliated with the Company.

Please note that the Company does not guarantee the accuracy, relevance, timeliness, or completeness of any information on these external websites.

### **Errors and Omissions Disclaimer**

The information given by the Service is for general guidance on matters of interest only. Even if the Company takes every precaution to ensure that the content of the Service is both current and accurate, errors can occur. Plus, given the changing nature of laws, rules and regulations, there may be delays, omissions or inaccuracies in the information contained on the Service.

The Company is not responsible for any errors or omissions, or for the results obtained from the use of this information.



## **Fair Use Disclaimer**

The Company may use copyrighted material which has not always been specifically authorized by the copyright owner. The Company is making such material available for criticism, comment, news reporting, teaching, scholarship, or research.

The Company believes this constitutes a “fair use” of any such copyrighted material as provided for in section 107 of the United States Copyright law.

If You wish to use copyrighted material from the Service for your own purposes that go beyond fair use, You must obtain permission from the copyright owner.

## **Views Expressed Disclaimer**

The Service may contain views and opinions which are those of the authors and do not necessarily reflect the official policy or position of any other author, agency, organization, employer or company, including the Company.

Comments published by users are their sole responsibility and the users will take full responsibility, liability and blame for any libel or litigation that results from something written in or as a direct result of something written in a comment. The Company is not liable for any



comment published by users and reserves the right to delete any comment for any reason whatsoever.

## **No Responsibility Disclaimer**

The information on the Service is provided with the understanding that the Company is not herein engaged in rendering medical, legal, accounting, tax, or other professional advice and services. As such, it should not be used as a substitute for consultation with health care, accounting, tax, legal professionals or other competent advisers.

In no event shall the Company or its suppliers be liable for any special, incidental, indirect, or consequential damages whatsoever arising out of or in connection with your access or use or inability to access or use the Service.

## **“Use at Your Own Risk” Disclaimer**

All information in the Service is provided “as is”, with no guarantee of completeness, accuracy, timeliness or of the results obtained from the use of this information, and without warranty of any kind, express or implied, including, but not limited to warranties of performance, merchantability and fitness for a particular purpose.

The Company will not be liable to You or anyone else for any decision made or action taken in reliance on the information given by the



Service or for any consequential, special or similar damages, even if advised of the possibility of such damages.

## **Contact Us**

If you have any questions about this Disclaimer, You can contact Us:

- By email: [info@silvamethodbank.com](mailto:info@silvamethodbank.com)

Please read our terms and conditions carefully before using Our Service.

## **Privacy & Personal Data Disclaimer:**

This Privacy Policy describes Our policies and procedures on the collection, use and disclosure of Your information when You use the Service and tells You about Your privacy rights and how the law protects You.

We use Your Personal data to provide and improve the Service. By using the Service, You agree to the collection and use of information in accordance with this Privacy Policy.

For the purposes of this Privacy Policy:



- **Account** means a unique account created for You to access our Service or parts of our Service.
- **Company** (referred to as either “the Company”, “We”, “Us” or “Our” in this Agreement) refers to HopeBank Academy DBA wEquipu, 3622 Shannon Road Sté 104, Durham, NC 27707 USA.
- **Cookies** are small files that are placed on Your computer, mobile device or any other device by a website, containing the details of Your browsing history on that website among its many uses.
- **Country** refers to: North Carolina, United States
- **Device** means any device that can access the Service such as a computer, a cellphone or a digital tablet.
- **Personal Data** is any information that relates to an identified or identifiable individual.
- **Service** refers to the Website.
- **Service Provider** means any natural or legal person who processes the data on behalf of the Company. It refers to third-party companies or individuals employed by the Company to facilitate the Service, to provide the Service on behalf of the Company, to perform services related to the Service or to assist the Company in analyzing how the Service is used.



- **Third-party Social Media Service** refers to any website or any social network website through which a User can log in or create an account to use the Service.
- **Usage Data** refers to data collected automatically, either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).
- **Website** refers to Silva Method NC, accessible from <https://silvamethodbank.com>
- **You** means the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

We ask for your phone # Upon registration in case we need to contact you concerning the seminar as well as your address to mail you the two course manuals for any virtual sessions. Besides, joining our newsletter allows you to receive periodic value added information and techniques reminders with other workshop you may be interested in. We respect your privacy and your information stays with us. We don't use or sell your information to third parties apart from keep communication with you.

### **Confidentiality and Non-Compete**

Attendees hereby acknowledge that the tools, processes, strategies, materials and information presented in the Seminar are confidential, copyrighted and proprietary to the Promoter, HopeBank Academy DBA wEquipu, and Silva International, Inc., and agree not to record, duplicate, distribute, report on, teach or train from the Seminar materials in any manner whatsoever without the express written permission.



Attendees may not use any device to video, photograph, or record any aspect of the Seminar except our marketing team for marketing purposes with your agreement. A release form will be introduced to all attendees for production of marketing materials support.

Attendees who do not abide by this policy will be asked to destroy any recorded materials and may be asked to leave the Seminar and will not be eligible for a refund.

### **In-Person Session Liability Release and Terms Of Attendance**

Please carefully read the following terms and policies relating to your participation in the Silva Method Life and Intuition Systems (the “Seminar”) which is conducted by HopeBank Academy DBA wEquipu (“Promoter”) with the Silva Certified Instructor .

By registering for the Seminar at any one of our locations (“Venue”), you (the “Attendee”) signify your acceptance of, and obligation to, these terms and conditions.

Attendee Conduct: Promoter requires all Attendees to be respectful and professional to our staff, location hosts, speakers and other attendees and their guests or families throughout the Seminar, even during non-scheduled downtime and breaks.

Attendees agreed to bind to all agreements presented during the sessions for attendee best experience and results.

### **Liability Waiver**

While we take every possible measure to ensure Attendees’ safety at the Seminar, we cannot control everything. For this reason, Attendee is legally responsible for their safety and behavior during the Seminar and agrees to, and is held legally liable to, the following statements:

I, the willing Attendee of the Seminar, hereby accept all risk to my health including injury or death that may result from participating in the Seminar and I hereby release HopeBank Academy DBA wEquipu, and their officers, employees, interns, contractors, sponsors and representatives from any and all liability to me, my personal representatives, estate, heirs, next of kin and assigns for any and all claims and causes of action for loss of or damage to my property and for any and all illness or injury to my person, including my death, that may result from or occur during my participation at the Seminar. I further agree to indemnify and hold





harmless HopeBank Academy DBA wEquipu the Promoter and any third-party company from liability for the injury or death of any person(s) and damage to property that may result from my negligent or intentional act or omission while attending and participating in the Seminar. Under no circumstances will the Promoter or their assigns be held liable for my injury or death or any loss of or damage to my personal belongings resulting from my participation in the Seminar. Should I require any emergency medical treatment as a result of an accident or illness arising during my attendance and participation in the Seminar, I consent to such treatment. I acknowledge and I agree to be financially responsible for any medical or legal bills that may be incurred as a result of emergency medical treatment. I will notify Promoter verbally and in writing if I am at any time injured prior to, during, or after the Seminar in my travels or attendance or if I have medical conditions about which emergency medical personnel should be informed; however, I understand that Promoter is not legally obligated to act on that information in any way or to provide any medical service whatsoever to me. I agree that if I have any medical or psychological conditions that may hamper me from fully and healthfully participating in the Seminar that I will notify the Promoter and that the Promoter retains the right to ask that I not participate in portions of, or the entirety of, the Seminar.

## **Collecting and Using Your Personal Data**

### **Types of Data Collected**

#### **Personal Data**

While using Our Service, We may ask You to provide Us with certain personally identifiable information that can be used to contact or identify You. Personally identifiable information may include, but is not limited to:



- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Usage Data

#### Usage Data

Usage Data is collected automatically when using the Service.

Usage Data may include information such as Your Device's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that You visit, the time and date of Your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When You access the Service by or through a mobile device, We may collect certain information automatically, including, but not limited to, the type of mobile device You use, Your mobile device unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile Internet browser You use, unique device identifiers and other diagnostic data.

We may also collect information that Your browser sends whenever You visit our Service or when You access the Service by or through a mobile device.



### Information from Third-Party Social Media Services

The Company allows You to create an account and log in to use the Service through the following Third-party Social Media Services:

- Google
- Facebook
- Instagram
- X
- LinkedIn
- YouTube
- TikTok

If You decide to register through or otherwise grant us access to a Third-Party Social Media Service, We may collect Personal data that is already associated with Your Third-Party Social Media Service's account, such as Your name, Your email address, Your activities or Your contact list associated with that account.

You may also have the option of sharing additional information with the Company through Your Third-Party Social Media Service's account. If You choose to provide such information and Personal Data, during registration or otherwise, You are giving the Company permission to use, share, and store it in a manner consistent with this Privacy Policy.



## Use of Your Personal Data

The Company may use Personal Data for the following purposes:

- **To provide and maintain our Service**, including to monitor the usage of our Service.
- **To manage Your Account:** to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.
- **For the performance of a contract:** the development, compliance and undertaking of the purchase contract for the products, items or services You have purchased or of any other contract with Us through the Service.
- **To contact You:** To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- **To provide You** with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless You have opted not to receive such information.



- **To manage Your requests:** To attend and manage Your requests to Us.
- **For business transfers:** We may use Your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Us about our Service users is among the assets transferred.
- **For other purposes:** We may use Your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional campaigns and to evaluate and improve our Service, products, services, marketing and your experience.

We may share Your personal information in the following situations:

- **With Service Providers:** We may share Your personal information with Service Providers to monitor and analyze the use of our Service, to contact You.
- **For business transfers:** We may share or transfer Your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of Our business to another company.



- **With Affiliates:** We may share Your information with Our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include Our parent company and any other subsidiaries, joint venture partners or other companies that We control or that are under common control with Us.
- **With business partners:** We may share Your information with Our business partners to offer You certain products, services or promotions.
- **With other users:** when You share personal information or otherwise interact in the public areas with other users, such information may be viewed by all users and may be publicly distributed outside. If You interact with other users or register through a Third-Party Social Media Service, Your contacts on the Third-Party Social Media Service may see Your name, profile, pictures and description of Your activity. Similarly, other users will be able to view descriptions of Your activity, communicate with You and view Your profile.
- **With Your consent:** We may disclose Your personal information for any other purpose with Your consent.

### **Retention of Your Personal Data**

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with

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our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

#### **Transfer of Your Personal Data**

Your information, including Personal Data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from Your jurisdiction.

Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an



organization or a country unless there are adequate controls in place including the security of Your data and other personal information.

### **Delete Your Personal Data**

You have the right to delete or request that We assist in deleting the Personal Data that We have collected about You.

Our Service may give You the ability to delete certain information about You from within the Service.

You may update, amend, or delete Your information at any time by signing in to Your Account, if you have one, and visiting the account settings section that allows you to manage Your personal information. You may also contact Us to request access to, correct, or delete any personal information that You have provided to Us.

Please note, however, that We may need to retain certain information when we have a legal obligation or lawful basis to do so.

### **Disclosure of Your Personal Data**

#### **Business Transactions**

If the Company is involved in a merger, acquisition or asset sale, Your Personal Data may be transferred. We will provide notice before Your Personal Data is transferred and becomes subject to a different Privacy Policy.





### **Law enforcement**

Under certain circumstances, the Company may be required to disclose Your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

### **Other legal requirements**

The Company may disclose Your Personal Data in the good faith belief that such action is necessary to:

- Comply with a legal obligation
- Protect and defend the rights or property of the Company
- Prevent or investigate possible wrongdoing in connection with the Service
- Protect the personal safety of Users of the Service or the public
- Protect against legal liability

### **Security of Your Personal Data**

The security of Your Personal Data is important to Us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While We strive to use commercially acceptable means to protect Your Personal Data, We cannot guarantee its absolute security.



## **Children's Privacy**

Our Service does not address anyone under the age of 13. We do not knowingly collect personally identifiable information from anyone under the age of 13. If You are a parent or guardian and You are aware that Your child has provided Us with Personal Data, please contact Us. If We become aware that We have collected Personal Data from anyone under the age of 13 without verification of parental consent, We take steps to remove that information from Our servers.

If We need to rely on consent as a legal basis for processing Your information and Your country requires consent from a parent, We may require Your parent's consent before We collect and use that information.

## **Links to Other Websites**

Our Service may contain links to other websites that are not operated by Us. If You click on a third party link, You will be directed to that third party's site. We strongly advise You to review the Privacy Policy of every site You visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

## **Changes to this Privacy Policy**



We may update Our Privacy Policy from time to time. We will notify You of any changes by posting the new Privacy Policy on this page.

We will let You know via email and/or a prominent notice on Our Service, prior to the change becoming effective and update the “Last updated” date at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

## **Contact Us**

By email: [info@silvamethodbank.com](mailto:info@silvamethodbank.com)