

REFUND, DELIVERY STANDARDS and CREDIT CARD POLICY

REFUND POLICY

- **Creative Scrapbooker Magazine Subscriptions:** Refund will be accepted, with explanation of return/cancellation, within 30 days of purchase. If partial subscription order has been filled, we will adjust the refund value using the cover price of the single copy shipped.
- **VIP CLUB Memberships:** There are no refunds on VIP Club Memberships. You have the option cancel your membership at any time and will maintain full access to VIP Club until the end of your current membership plan.

DELIVERY STANDARDS

- Subscriptions will begin with the next published issue (unless requested otherwise). Regular subscription delivery dates are mid-February, mid-May, mid-August, and mid-November. Subscriptions are delivered by Canada Post or USPS depending on country of residence. Regular publication mail delivery standards apply.
- Orders are processed within 5 business days of receipt. All product orders (with the exception of subscriptions) are shipped via regular Canada post service within 5 business days of order processing. Regular Canada Post delivery standards apply.

PAYMENT CARD POLICY (The "Policy")

Some of the products and services (the "Services") offered by the Creative Scrapbooker Magazine require our members (referred to herein as "you" and "your") to provide Creative Scrapbooker Magazine with valid credit card information ("Card Info"), which Creative Scrapbooker Magazine will use from time to time upon your request. Creative Scrapbooker Magazine works with Moneris Solutions, Inc. ("Moneris") a trusted provider of credit card transaction services, to help ensure your current Card Info is securely stored and used safely.

By providing Creative Scrapbooker Magazine with your Card Info, you agree to the following:

- You consent to your Card Info being held by Creative Scrapbooker Magazine and used to purchase Services you request from Creative Scrapbooker Magazine from time to time or for payments as scheduled by you.
- For the Services you have requested, you are given the option to be informed as to when your Card Info will be used for a Recurring charge, where on a regular basis you will be charged for the new purchase of a product or service (i.e. Creative Scrapbooker Magazine's VIP Club Membership or Print subscription renewal).
- When not used, your Card Info is kept in digital form and securely stored using Moneris Vault provided by Moneris.
- You will be notified by email of the transactions that used your Card Info.
- Should this Policy change, updates will be reflected on this page and Creative Scrapbooker Magazine will make reasonable efforts to notify you that a new version has been posted. However, you are advised to also check this page from time to time for updates to the Policy.

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