

PRIVACY POLICY

This privacy policy discloses the privacy practices for Giridhas Research and Data Solutions Private Limited (“Licensee” or “We” or “Us”) with regard to your (“You” or “Your”) use of the online platform www.iiradm.com (“IIRADM”) for offering online programs, conference and publication. The licensee is committed to maintaining privacy.

1. INFORMATION COLLECTION AND USE OF INFORMATION

1.1 Licensee is the sole owner of the information collected through IIRADM platform. We will not sell, share, transfer or rent any information that relates to a natural person, which either directly or indirectly, in combination with other information available or likely to be available with us, is capable of identifying such person including sensitive details like name, postal address and email id. (“**Personal Information**”) to others in ways different from what are disclosed in this statement and the Terms of Use. Licensee identifies each visitor to our website; our web server automatically recognizes non-personally identifiable information only, e.g., the IP address, domain type, browser version, and service provider.

1.2 Licensee collects information from You on the sign-up page of the IIRADM platform. In the sign-up page, You are required to disclose details such as address, telephone number and/or email for the orders placed or regarding other operational information. We clearly indicate the purpose of the collection of information or inquiry before the information is requested.

1.3 We store information volunteered by You that You may elect to provide to us when You register or update Your account, enter a contest, participate in a survey, shop online, or make a purchase. We use the information we collect about You to improve the content of our website, to improve order processing and order confirmations, to respond to Your inquiries and feedback, and to provide You with a better personalized shopping experience.

1.4 We may also use the information to notify You about important functionality changes to the website, new services and special offers which we think You’ll find valuable. By using our website, You consent to the collection and use of this information by the Licensee. Licensee reserves the right to share the information collected hereunder with its own affiliates. In the event of sale or transfer of all or a portion of our business assets, consumer information may be one of the business assets that are transferred as part of the transaction.

2. PROTECTION OF INFORMATION

2.1 CONFIDENTIALITY AND SECURITY

Licensee takes all precautions to protect the Personal Information both online and offline, in order to avoid unauthorized breach. In addition, we participate in cooperative database services. These services help us to direct print catalogues, mailings and other marketing initiatives to appropriate purchasers and website visitors. Names and mailing addresses may be shared between participating parties in the cooperative database services, but no credit card or other payment information or email addresses are shared. Furthermore, we do not send Your credit card or other payment information through emails to any third parties

2.2 NOTIFICATION OF CHANGES

We may update this privacy policy at any time, and it will be posted on this platform IIRADM, as and when it is so updated, so that You are always aware of what information we collect, how we use it, and the circumstances under which we may disclose it. Licensee reserves the right to disclose Personal Information as obligated by law, in response to duly authorized legal process, governmental requests and as may be necessary to protect the rights and interests of the Licensee. Unless stated otherwise, our current privacy policy applies to all information that IIRADM has about You and Your account.

2.3 YOUR EMAIL ADDRESS

We may store the email addresses of those who communicate with us via email and add You to our mailing list when You sign up to receive special promotions and updates. By Your electing to receive emails from us, we would be able to send You exclusive information and special offers, which You may otherwise not learn about from our IIRADM platform. You may follow the removal instructions located at the bottom of such emails to stop receiving them. Requesting such removal however, will not prevent You from receiving email communications relating to any online order You place with us. If You would prefer not to receive emails from us regarding **special sales and exclusive offers**, please send an email to feedback@IIRADM.com with “**Unsubscribe Promotions**” in the subject line. If You use more than one email address to shop with us, send us Your messages from all such email account You use.

2.4 LINKS

IIRADM platform may contain links to other sites. The linked sites are not under the control of the Licensee. Please be aware that the Licensee is not responsible for the privacy practices of such other sites. Licensee advises You to read the privacy policies of each and every web site that collects personally identifiable information. If You decide to access any of the third-party sites linked to IIRADM platform, You do so entirely at Your own risk. Any links to any partner of the IIRADM platform should be the responsibility of the linking party, and the Licensee shall not be responsible for notifying of any change in the name or location of any information on the IIRADM platform.

3. CHILDREN AND MINOR’S PRIVACY

Licensee strongly encourages parents and guardians to supervise the online activities of their minor children and consider using parental control tools available from online services and software manufacturers to help provide a child-friendly online environment. These tools also can prevent minors from disclosing their name, address, and other personally identifiable information online without parental permission. Although the IIRADM platform is not intended for use by minors, IIRADM respects the privacy of minors who may inadvertently use the internet or the mobile application.

4. USE OF THIRD PARTIES

4.1 CONSULTING

We use third parties to help us provide services to You including the fulfilment of orders, processing of payments, monitoring site activity, conducting surveys,

maintaining our database, administering emails, and administering contents, and to provide aggregate, comparative information on the performance of our website to us and a select group.

4.2 SHARING OF INFORMATION

4.2.1 Information will be shared with these third parties only to the extent necessary to provide the above stated services. The Licensee may use certain companies that enable You to establish a membership to participate in digital wallets, payment services, shipping services or rewards programs. If You elect to do so, we would only disclose to such companies the information necessary to make their programs work and support Your membership with them. We are not responsible for the privacy practices of the companies sponsoring these membership programs and we suggest You review the individual privacy policies of each company with whom You establish such membership.

4.2.2 We enter into contracts with third parties to serve ads on our behalf across the Internet and sometimes on this website. They may collect information about Your visits to our website, and Your interaction with our products and services. They may also use information about Your visits to this website and to other websites so as to target advertisements for goods and services. This information is collected through the use of a pixel tag, which is industry standard technology used by most major websites. Such third parties are not permitted to sell or share Your personally identifiable information as part of this process. If such third parties sell or share the personally identifiable information as part of the process, the Licensee shall not be responsible.

5. USE OF COOKIES

Cookies are small pieces of information saved by Your browser onto Your computer/mobile. Cookies are used to record various aspects of Your visit and assist IIRADM to provide You with uninterrupted service. We save and use cookies placed on Your computer's hard drive through Your web browser to enable our systems to recognize Your browser during Your visit to our site and when You return to our site. For instance, when You are ready to purchase an item, a cookie allows our site to "remember" You have added the item to Your shopping cart. Moreover, this can also show You merchandise based on Your preferences and provide You with a more personalized shopping experience.

6. CONDITIONS OF USE

Licensee does not warrant that this website, its servers, or email sent by us or on our behalf are virus free. Licensee will not be liable for any damages of any kind arising from the use of this website, including, but not limited to compensatory, direct, indirect, incidental, punitive, special or consequential damages, loss of data, goodwill, business opportunity, income or profit, loss of or damage to property and claims of third parties. Notwithstanding anything to the contrary in the privacy policy, Licensee's liability under this privacy policy shall in no event exceed the price of the services purchased and in the event no purchase is made, exceed INR 100/- (Indian Rupees One Hundred only).

7. LEGAL REQUESTS

Licensee takes Your right to privacy very seriously and has taken measures to safeguard, protect and respect Your Personal Information. Licensee will only disclose

Your Personal Information in the event it is required to do so by law, rule, regulation, law enforcement, governmental official, legal authority or similar requirements.

8. GRIEVANCE OFFICER

In accordance with the Information Technology Act, 2000 and applicable rules made thereunder, the Grievance Officer for the purpose of Your personal sensitive information as governed by the IIRADM's privacy policy is Dr Gireesh G S and can be reached at girianalyticsindia@gmail.com

9. APPLICABLE LAW

By visiting this website, You agree that the laws of India without regard to its conflict of laws principles govern this privacy policy, and any dispute of any sort that might arise between You and the Licensee or its affiliates.

10. UPDATING PERSONAL INFORMATION

You may update or modify Your contact information and user preferences by logging into "My Account".

11. SECURITY STATEMENT

Our website only accepts orders from web browsers that permit communication through Secure Socket Layer (SSL) technology, which encrypts information You input. This is to prevent inadvertent placing of orders through an unsecured connection. It is important for You to be protected against unauthorized access to Your password and to Your computer. Be sure to sign off when finished using a shared computer.

12. CONSENT TO THIS POLICY

The Terms of Use Agreement is incorporated herein by reference in its entirety.

13. ADDRESS FOR PRIVACY QUESTIONS

Should You have questions about this policy or Licensee information collection, use and disclosure practices, feel free to contact us at the address customercare@iiradm.com We will use reasonable efforts to respond promptly to requests, questions or concerns You may have regarding our use of Personal Information about You. Except where required by law, the Licensee cannot ensure a response to questions or comments regarding topics unrelated to this policy or Licensee's privacy practices.

14. CHANGING OUR PRIVACY POLICY

Please note that we review and may make changes to this Privacy Policy from time to time. When changes are made, the Privacy Policy link will include a notation "Revised (date)" or similar disclosure, indicating that you should review the new terms. Any changes to this Privacy Policy will be effective immediately upon posting on this page, with an updated effective date. By accessing the Site after any changes have been made, you signify your agreement to the modified Privacy Policy and all of the changes. In case you miss the notation described above, be sure to return to this page periodically to ensure familiarity with the most current version of this Privacy Policy.

15. MINORS

Our Site is not intended for use by minors, and IIRADM does not knowingly collect personal data from minors, without the approval of a parent or other authorized person. If we become aware that a minor has registered without such approval, we will expunge any related Personally Identifiable Information of such minor from our records.

16. GOOGLE ANALYTICS

This website uses Google Analytics, a web analytics service provided by Google, Inc. Google Analytics uses cookies, which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. The IP address will be truncated before transmission. On our behalf Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity and providing other services relating to website activity and internet activity in connection with the use of the website. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser; however please note that if you do this you may not be able to use the full functionality of this website. In addition to that you may prevent the collection of the information generated by the cookie about your use of the website (including your IP address) and the processing of this data by Google if you download and install the browser plug-in.

Terms of use

Giridhas Research and Data Solutions Private Limited (collectively, "we," "us" or "IIRADM") provides you access to the IIRADM websites, available at the entry-point URL <http://www.IIRADM.com>, (each individually a "Platform," and collectively the "Platforms"), and to the information, services and other materials available on and through the Platforms, (collectively with the Platforms, the "Online Courses"), subject to the terms and conditions described in this document (these "Terms of Use") and any other guidelines, rules or licenses posted in connection with the Online Courses. IIRADM offers curated, specially designed and produced collections of Online Courses that comprise what IIRADM refers to as Programs (such collection of Online Courses may be a "Program").

Your Acceptance of Terms

By accessing and/or using the Platforms, Online and classroom Courses or conference you agree to be bound by these Terms of Use, whether you are:

"Visitor," meaning you simply browse the Platforms, including, without limitation, through a mobile or other wireless device, or otherwise use the Platforms without being registered, or

"Student," meaning that you have registered with IIRADM for a User ID and User Password (defined below), will complete the homework assignments and exams, and have enrolled in and paid for access to services, content, and/or certification provided

by IIRADM or its Educational Partners (defined below), attend or view lectures online and accessing final projects or assessments required for certification.

contractor providing services to IIRADM or Students.

The term "User" refers to a Visitor, Student, Attendee of conference in all category, author.

You are authorized to use the Platforms only if you agree to abide by all applicable laws, rules and regulations and these Terms of Use.

IF YOU DO NOT AGREE TO THESE TERMS OF USE, THEN YOU MAY NOT ACCESS OR USE THE PLATFORMS OR THE ONLINE COURSES. IIRADM'S ACCEPTANCE IS EXPRESSLY CONDITIONED UPON YOUR ASSENT TO ALL OF THE TERMS AND CONDITIONS OF THESE TERMS OF USE, TO THE EXCLUSION OF ALL OTHER TERMS.

We reserve the right to change or modify these Terms of Use at our sole discretion at any time. Any change or modification to these Terms of Use will be effective immediately upon posting by IIRADM on a Platform. You are responsible for periodically reviewing the most up to date version of these Terms of Use.

Your continued use of the Platforms or Online Courses constitutes acceptance of any changes or modification made by us to these Terms of Use.

Programs; certification and Educational Partners

IIRADM (herein referred to as "IIRADM") is an education services provider, involved in the conduct of various professional education programs and conference, that lead to the award of certain Diplomas and Degrees (hereafter referred to as "Certification" or "Certificate"), upon a successful completion by the enrolled candidates.

IIRADM is by itself NOT a University, and the use of the term "IIRADM" is a coined term used as a brand name, for convenience purpose only and is not to mean or be interpreted as a University under any applicable Indian laws

Through the Site, IIRADM offers online courses, programs or other offerings in specific areas of study or on particular topics (each, a "Program"). IIRADM reserves the right to cancel, reschedule any Program or modify its content as well as the point value or weight of any assignment, exam or other evaluation of progress that may be provided in connection Programs offered are subject to the Agreements, including without limitation the Warranty Disclaimer and Limitation of Liability sections below.

You will not receive academic credit from IIRADM or any other Educational Partner for taking a Program. Admission to the degree programs of Educational Partner is separate from being accepted into and/or taking one or more Programs. You agree and acknowledge that nothing in these Terms of Use or otherwise with respect use of the Site or any Program (a) enrolls or registers you in Educational Partner, or any other school, division, institute or program of or associated with Educational Partner, access or use the resources or receive any benefits or privileges of any of the foregoing entities beyond the Programs.

IIRADM may offer a credential or other acknowledgment for participants who have satisfactorily demonstrated mastery of the Program material. The decision to award any such credential acknowledgment to a given participant will be solely within the discretion of IIRADM. IIRADM may choose not to offer any credential or other

acknowledgment for some Programs. In decide in its sole discretion whether to provide a record concerning a participant's performance in a Program. The format of any credential or other acknowledgement, and of any performance, provided by IIRADM relating to Programs will be determined by IIRADM in its sole discretion and may vary from Program to Program. You may be awarded a verified certificate of accomplishment upon conclusion of the applicable Online Course or Program ("Verified Certificate"), and you acknowledge that any such Verified Certificate awarded may not be affiliated with any college, university, company, or other certifying institution, and may not stand in the place of a course taken with an Educational Partner or convey academic credit or certification for any Educational Partner;

if you are taking an Online Course or Program for academic credit or certification as a student of, or otherwise through, an Educational Partner, such as accredited universities and other educational institutions, corporate sponsors and non-profit foundations and institutions (each an "Educational Partner"), any such credit or certification may only be awarded directly by the Educational Partner based on its own policies and procedures, and you may be required by that Educational Partner to be registered or enrolled with the Educational Partner in order to receive credit or certification; and, in any event, IIRADM will not have any authority or responsibility with respect to any award of academic credit or certification provided by an Educational Partner for any Online Course;

you acknowledge that instructors of any Online Course will not be obligated to make any attempts to get the course recognized by any accredited or other educational institution; and you will abide by the User Conduct Policy listed below.

Online Courses you purchase for academic credit or certification from an Educational Partner or for certification from the IIRADM site are eligible for refund under terms specified in the section entitled "Payment Terms" below. If a refund is issued, you'll no longer receive certification and associated services for the course, but can continue to access the free courseware when available.

IIRADM may make certain Online Courses available to Students and Attendees in partnership with or on behalf of its Educational Partners, Your access to such Online Courses or Programs may be provided to you through your single User Account. You acknowledge and agree that any Online Course or Programs affiliated with an Educational Partner may be subject to terms, policies and procedures of the applicable Educational Partner in addition to IIRADM's Terms of Use. Without limiting the foregoing, if you are a student registered or enrolled at, or are otherwise attending, an Educational Partner and are taking an Online Course or Program for credit or certification through that Educational Partner, you acknowledge and agree that (a) the Educational Partner may have its own terms, policies or procedures regarding your eligibility to participate in the Online Course, your participation in the Online Course, the requirements or prerequisites for receiving credit or certification for the Online Course, and/or your educational or student records as they may relate to your participation and performance in the Online Course, and (b) your educational or student records are maintained by the Educational Partner, including for purposes of assigning credit or certification, and not IIRADM.

IIRADM and the instructors of the Online Courses reserve the right to alter, modify or rearrange the schedule of topics for the Online Courses, as well as the point value or weight of assignments, tests, quizzes, exams, projects and other such evaluations of

progress. A Verified Certificate shall be awarded, in the sole discretion of IIRADM and the instructors for the Online Courses, to Students who have completed the course to the satisfaction of IIRADM. By attending the Online Courses, Students acknowledge that IIRADM and the instructors maintain the right and ability to adapt, modify or revise the Online Courses as IIRADM and the instructors deem appropriate.

User Accounts and User Registration and Delivery of Services;

Upon full payment of the course fees, IIRADM shall deliver your log in, password, IIRADM's Terms of use and email confirmation which shall have the payment invoice within 24 hours to your registered email id and mobile number.

This shall be considered to be proof of delivery against the successful payment of fees. In case the payment is not credited to IIRADM's account in a period of 3 working days, IIRADM will at its own discretion withdraw the log in and password of the account without giving any prior notice.

In order to participate in most Site activities, you must register for a personal account on the Site (a "User ID") by providing an email address and a password ("User Password") that is unique and entirely different from your User ID (collectively, a "User Account") for your User any additional information required herein or on the Site. Participants of IIRADM live classes may not need to register for a User Account and IIRADM may provide such participants with separate necessary to register for and access IIRADM live classes (a "IIRADM Live Login Credential"). You agree that you will never divulge or share access or access information to your User Account Credential with any third party for any reason. You also agree that you will create, use, and/or access only one User Account or IIRADM Live Login Credential, and that you will not use any User Account or IIRADM Live Login Credential other than your own.

In setting up your User Account, you may be prompted or required to enter additional information, including but not limited to your name and email address. Additional information may be required to confirm your identity. You understand and agree that all information provided by you is accurate, current and complete and that you will maintain and update your information to keep it accurate, current and complete. You acknowledge that if any information provided by you is untrue, inaccurate, not current or incomplete, we reserve the right to terminate your use of the Platforms and your enrollment in the Online Courses, or a Program, to the extent applicable.

You agree to notify us immediately upon becoming aware of or suspecting any unauthorized use of your User Account or IIRADM Live Login Credential. We will not be responsible for damage arising from unauthorized access to your User Account or IIRADM Live Login Credential

In addition to the registration process, as part of your use of the Platforms or participation in Online Courses, or Programs, we may obtain certain information about you and your performance in the Online Courses or Programs. Some of this information may be personally identifiable information. We may use, maintain, and store this information to provide certain services to you now and in the future and may share such information with third parties in conjunction with such services. For example, as further detailed in our Privacy Policy, we may share certain materials or information about you with third parties, including your grades/scores in our classes.

Our Privacy Policy further explains how we treat information collected and received from you when you use the Online Courses or Programs. Our Privacy Policy is hereby

incorporated into these Terms of Use by reference. Please read this policy carefully for disclosures relating to the collection, use, and disclosure of your personal information. By accepting these Terms of Use you are accepting our Privacy Policy.

The Platforms are available to any User. However, access to the Online Courses is restricted to Attendees or Students that have a registered User Account. By registering, you agree that:

you are registered for the course only once and will not set up multiple User Accounts; and

you will abide by these Terms of Use.

Additional requirements apply to Students. As a Student, in addition to the points above, you agree that:

you are registering with the intent to complete the assignments, if any, that are relevant and applicable to the Platform or Online Courses for which you have enrolled;

User Conduct Policy

To the extent you are registered or enrolled as a student in, or are otherwise attending, an Educational Partner or other institution with its own policy regarding student and/or employee conduct or an "honor code," those terms shall apply to you as a student and/or employee of such institution. Additionally, unless the following conflicts with such a policy or honor code, any User of the Online Courses or Programs agrees that he or she will abide by the User Conduct Policy as listed below:

THE FOLLOWING KINDS OF CONTENT ("PROHIBITED CONTENT") ARE STRICTLY PROHIBITED ON THE SITE:

Content that defames, harasses, discriminates against, harms or threatens others;

Content that discusses illegal activities, with the intent to commit them;

Content that infringes or misappropriates patent, trademark, trade secret, right of publicity, or other intellectual property rights of third parties;

Content that you do not have the right to disclose;

Profane, pornographic, obscene, indecent or unlawful content;

Advertising or any form of commercial solicitation;

Content related to partisan political activities; and

Content that contains intentionally inaccurate information or that is posted with the intent of misleading others.

that contains any viruses, Trojan horses, worms, time bombs, cancelbots, or other disabling devices or other harmful components intended to or that may damage, detrimentally interfere with, surreptitiously intercept, or expropriate any system, data, or personal information;

fraudulent, indecent, or libelous or that defames, abuses, harasses, discriminates against or threatens others;

that consists of any high volume, automated, or electronic means to access the Platforms (including without limitation robots, spiders or scripts);

that violates the rights of other Users of the Platforms; or

that violates any applicable local, state, national or international law or otherwise advocates or encourages any illegal activity.

As a condition of accessing the Platforms and/or using the Online Courses or Programs, you agree not to (a) reproduce, duplicate, copy, sell, resell or exploit for any commercial purposes any portion of the Online Courses or Programs other than as expressly allowed under these Terms of Use; (b) use IIRADM's name, trademarks, service marks, or other materials in connection with, or to transmit, any unsolicited communications or emails; (c) use any high volume, automated, or electronic means to access the Platforms (including without limitation robots, spiders or scripts); (d) frame the Platforms, place pop-up windows over its pages, or otherwise affect the display of its pages; (e) falsely state, impersonate, or otherwise misrepresent your identity, including but not limited to the use of a pseudonym or misrepresenting your affiliations with a person or entity, past or present; (f) force headers or otherwise manipulate identifiers in order to disguise the origin of any communication transmitted through the Online Courses; or (g) interfere with or disrupt the Online Courses or Programs or servers or networks connected to the Online Courses or Programs, or disobey any requirements, procedures, policies or regulations of networks connected to the Online Courses or Programs.

The Students will not do the following activities:

will not harass other Students, Attendees, Support Agents or Visitors;

will not cheat on any homework assignment or exams for the Online Courses;

will not post online any Secured Testing Materials (as defined below);

will not share solutions to homework assignments or exams; and

will notify the instructors immediately if he or she becomes aware of any other User cheating or breaching these Terms of Use.

and will comply with the requirements of the specific applicable code of conduct, if any, relating directly to a Program in which such User is enrolled.

IIRADM's Intellectual Property Rights

The Platforms, Online Courses and Programs are owned and operated by IIRADM and its licensors. IIRADM reserves the right at any time and from time to time to modify, discontinue, temporarily or permanently, the Platforms, Online Courses, Programs or any part or portion thereof, with or without notice to you. You agree that IIRADM shall not be liable to you or to any third party for any modifications, suspensions or discontinuance of the Platforms, Online Courses or Programs, or any portion thereof. Nothing in these Terms of Use shall be construed to obligate IIRADM to maintain and support the Platforms, Online Courses or Programs or any part or portion thereof, during the term of these Terms of Use.

All content or other material available on the Platforms or through the Online Courses, including but not limited to on-line lectures, speeches, video lessons, quizzes, presentation materials, homework assignments, programming assignments, programs, code, and other images, text, layouts, arrangements, displays, illustrations, documents, materials, audio and video clips, HTML and files (collectively, the "Content"), are the property of IIRADM and/or its affiliates or licensors and are

protected by copyright, patent and/or other proprietary intellectual property rights under India and foreign law. All IIRADM Content is the property of IIRADM and/or its affiliates or licensors and is protected by copyright, patent and/or other proprietary intellectual property India and foreign law.

IIRADM logos, trademarks and service marks which may appear on the Platforms ("Marks"), are the property of IIRADM and are protected under Indian and foreign laws. All other trademarks, service marks and logos used on the Platforms, Online Courses or Programs, with or without attribution, are the trademarks, service marks or logos of their respective owners. In addition, elements of the Platforms are protected by trade dress and other central and state intellectual property laws and may not be copied, reproduced, downloaded or distributed in any way in whole or in part without the express written consent of IIRADM.

Except as otherwise expressly permitted in these Terms of Use, you may not copy, sell, re-sell, display, reproduce, publish, modify, create derivative works from, transfer, distribute or otherwise commercially exploit in any manner the Platforms, Online Courses, Programs or any Content. You may not reverse-engineer, decompile, disassemble or otherwise access the source code for any software that may be used to operate the Online Courses. From time to time, IIRADM may include software, code, instructions, or other such information in the Content or materials for the Online Courses; any such information is provided on an "as-is" basis for instructional purposes only and is subject to the Disclaimer of Warranties and Limitation of Liabilities sections below and other terms herein. Any use of such information for commercial purposes is strictly prohibited. IIRADM and/or its affiliates and licensors reserve all rights not expressly granted herein to the Platforms, Online Courses, Content, and Marks.

License to Use the Platforms, Content and Online Courses and Programs

In consideration for your agreement to these Terms of Use, IIRADM grants you a personal, non-exclusive, non-transferable, revocable license to access and use the Site solely in accordance Agreements. IIRADM may make Content (as defined above) available to you on the Site or through the Programs. You may obtain and use Content only for your own personal, use in connection with browsing the Site or participating in Programs. You may only copy and modify Content as necessary for your own personal, non-commercial purposes and not transfer, retransmit, distribute, publish, commercially exploit or create derivative works of Content. You may not reverse-engineer, decompile, disassemble or otherwise code for any software that may be used to operate the Site or the Programs. Notwithstanding the foregoing, certain reference documents, digital textbooks, articles and other Site may be made available to you with the permission of third parties, and use of that information is subject to certain rules and conditions, which will be posted along with the this Site you agree to abide by all such rules and conditions.

Without limiting the generality of the terms of the above, the following are types of uses that IIRADM expressly defines as falling outside of the definition of "non-commercial":

the sale or rental of (i) any part of the Content, ((ii) any derivative works based a least in part on the Educational (Content, or (iii) any collective work that includes any part of the (Educational Content;

the sale of access or a link to any part of the Content without first obtaining informed consent from the buyer that the buyer is aware that the Content, or such part (thereof, is available at the Website free of charge;

providing training, support, or editorial services that use or reference the Content in exchange for a fee;

the sale of advertisements, sponsorships, or promotions placed on the Content, or any part thereof, or the sale of (advertisements, sponsorships, or promotions on any website or blog (containing any part of the Educational Material, including without limitation any "pop-up advertisements";

the use of Content by a college, university, school, or other educational institution for instruction where tuition is charged; and

the use of Content by a for-profit corporation or non-profit entity for internal professional development or training.

the use of Content for display/ upload/ making available at a place that is accessible to general public in any manner, including but not limited to any social media sites, video download sites, torrents

User Content

The Online Courses may provide you with the ability to upload forum posts, chat with other Users, User discussions, profile pages, and other content and media for social interaction, or certain information and materials for use with the Platforms or Online Courses, e.g., questions, hypotheticals, examples, etc. (collectively, "User Content"). IIRADM does not claim ownership of any User Content you may submit or make available for inclusion on the Platforms or Online Courses or Programs. Accordingly, subject to the license granted to IIRADM below, User will be the sole and exclusive owner of any and all rights, title and interest in and to the User Content.

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