

Terms & Conditions

PLEASE READ CAREFULLY. These terms and conditions apply to all the sites of LJA Enterprises Inc. (collectively, referred to herein as LJA Enterprises Inc. "we", "our" or "us") family of websites (the "sites or site").

Please read the following terms and conditions carefully, as they form the agreement between you and LJA Enterprises Inc. (Company). If you do not agree to these terms and conditions, you may not use the Service.

USER AGREEMENT

This Agreement governs the relationship between you, the Company and any mobile service provided through which you access the Service with respect to your use of the Service. You must agree to abide by all of the terms and conditions contained in this Agreement in order to become and/or remain an authorized user of the Service. As used in this Agreement, "we" and "us" means the Company or any of its successors or assigns.

RIGHT TO USE

Your right to use the Service is subject to any limitations, conditions and restrictions established by us from time to time, at our sole discretion. We may alter, suspend or discontinue any aspect of the Service at any time, including the availability of any Service feature, database or content. We may also impose limits on certain features and aspects of the Service or restrict your access to parts or all of the Service without notice or liability. It is therefore your responsibility to periodically review these terms and conditions for any changes. Your continued use of the website or our systems after the changes have been made is your tacit approval of any changes.

ADULT

You represent, warrant and covenant that you are at least 18 years of age.

PRIVACY POLICY

LJA Enterprises Inc. covers our treatment of personal information collected when you request to use (the Service" and applies only to the practices of company we own and control.

For the purposes of this Privacy Policy, personally identifiable information refers to data that can be used to identify you specifically, such as your full legal name, home address/billing address, date of birth and valid payment information, when you verbally request to use company "service".

Personally Identifiable Information Use

When you call to use the company "service" we have collect the information allowing us to confirm your identity, and accurately bill and collect for the Service you requested to receive. We protect your personal information and right to privacy.

We will not use or disclose your personal information for any purpose.

We will protect your personal information with the appropriate security safeguards.

We limit access to your personal information who provide you with the requested "service".

We do not sell or distribute any personal information given outside of the company "service"

CANCELATION

There are no charges or expenses for viewing the company website. The only time you will be charged would be at your "REQUEST" You will incur charges after calling the "company" TOLL FREE PHONE NUMBER" and verbally requesting to use said services from a live representative with a valid credit card. If you do not want to pay a fee by using the service do not call the company number and request time with an operator.

The company "service" does not automatically charge for any membership fees

REFUNDS

Our policy allows a user under one minute of time with an operator after calling for the "service". if the user was not satisfied with directly contact the "service" back for either a new operator or request a credit for the billed charge.

CHARGEBACKS

We do not tolerate a user contacting their financial institution after the "service" has been fully rendered. Appropriate legal action will apply to collect outstanding fees.

You may contact our billing department at 1.800.574.0913 to discuss the matter.

CODE OF CONDUCT

You agree to use the Service in accordance with the following Code of Conduct: you will keep all information provided to you through the Service as private and confidential and will not give such information to anyone without the permission of the person who provided it to you;

you will not use the Service to engage in any form of harassment or offensive behavior, including but not limited to the posting of communications, pictures or recordings which contain libelous, slanderous, abusive, or defamatory statements, or racist, pornographic, obscene, or offensive language or images;

you will not use the Service to infringe the privacy rights, property rights, or any other rights of any person you will not post messages, pictures or recordings or use the Service in any way which violates, plagiarizes or infringes upon the rights of any third party, including but not limited to any copyright or privacy or other personal or proprietary rights, or is fraudulent or otherwise unlawful or violates any law;

you will not use the Service to promote any solicitation for funds, advertising or solicitation for goods or services;

you will not post or transmit in any manner any contact information including, but not limited to, telephone numbers, postal addresses, e-mail addresses, web sites, or full names through your publicly posted information.

Customer shall not interfere with the use and enjoyment of the Service by other persons.

TERMINATION OF ACCESS TO SERVICE

We may, at our sole discretion, terminate or suspend your access to all or part of the Service at any time, with or without notice, for any reason, including, without limitation, breach of this Agreement. Without limiting the generality of the foregoing, any fraudulent, abusive, or otherwise illegal activity that may otherwise affect the enjoyment of the Service or the Internet by others may be grounds for termination of

your access to all or part of the Service at our sole discretion, and you may be referred to appropriate law enforcement agencies.

PROPRIETARY INFORMATION

The Service contains information that is proprietary to us, our partners, and our users. We assert full copyright protection in the Service. Information posted by us, our partners or users of the Service may be protected whether it is identified as proprietary to us or to them. You agree not to modify, copy, or distribute any such information in any manner whatsoever without having first received the express permission of the owner of such information.

SECURITY

Your account is private and should not be used by anyone else. You are responsible for all usage or activity on the Service.

COMPANY

LJA Enterprises Inc.

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