

Terms & Conditions

Once you have gone through the sign up process and checked the appropriate boxes, we will send you an email confirming your KISS membership (from info@kissgyms.com). This agreement will come into force once you we have sent you that confirmation email (sent, not received, please check your spam filters) and your membership starts at that point.

Your membership is personal to you and may not be transferred, whether temporarily or not, to anyone else at any time. Sharing PIN codes will always result in membership cancellation and a life time ban (security of your PIN number is your responsibility, do not pass it on to anyone under any circumstances. You must inform us if you feel security of your number has been compromised).

Payment (for monthly members paying by Direct Debit only)

On the first direct debit payment date, we will debit (a) the joining fee and (b) the first month's membership, paid in advance. Thereafter, on the same day as you joined each month (next working day), the monthly membership fee will be debited which effectively extends your KISS membership by one month each payment. Payments are non refundable under any circumstances.

If you fail to pay any monies due under this agreement or if any Direct Debit is returned unpaid or any cheque is returned unpaid or if any other form of payment is not honoured for whatever reason, Harlands (who manage and process payment on our behalf) reserve the right to charge an administration fee of £20. If you have any concerns about your ability to pay our monthly fee, we strongly advise you to contact Harlands before your payment is due (Harlands 01444 449162, KissGym@snapdda.co.uk)

Payment (for monthly members making first payment by debit/credit card)

If your first payment is made by Credit/Debit card (and by direct debit thereafter) this is non-refundable under any circumstances, whether you have visited the gym or not. If in doubt, please buy a day pass to sample the gym before becoming a monthly member.

Payment (for daily members paying by credit card)

Your payment will be taken on the same day as you sign up, and is valid for the day you have selected, and are non changeable. Payments are non refundable under any circumstances.

Cancellation (for monthly members)



To cancel your membership, simply contact your bank and cancel your direct debit which you can do anytime after your first payment has been taken and your PIN will be invalidated automatically - you don't need to notify us.

However, if you take out a monthly membership, you are **minimally committed to paying for a single month from the date of your application including joining fee, irrespective of whether you use the gym or not**. If in doubt, please buy a day pass to trial the gym, which will be refunded in the event you are not satisfied (please explain your reasons).

If you cancel your Direct Debit before your first payment is taken, you will still be liable for your first month of payment (including joining fee) as well as an additional £20 administration fee. To be clear, if you cancel your Direct Debit before your first payment is taken, an additional £20 administration fee is added to your bill and you will be pursued, including by legal means, for recovery.

If you would like to maximise your access on cancellation, then you should cancel your direct debit a couple of days before your regular payment date, as you PIN becomes invalid IMMEDIATELY (as this is the only way the process can be automated).

Please be aware that it will not be possible to reinstate your previous membership, and if you wish to use the gym again, you will have to go through the signing up process once more (and pay the joining fee).

We may terminate this agreement and your membership with immediate effect, upon giving you notice, if, in our reasonable opinion (a) your behaviour puts either yourself or others at risk; or (b) you persist with any form of antisocial or unreasonable behaviour; or (c) we suspect you are younger than our minium age (18) until your provide proof otherwise.

Delivery - you will be emailed a PIN code which will give you access, nothing is sent via post, and your membership starts when our email is sent, not when it is received by you (please check your spam filters, and contact us in the event you do not receive a confirmation email).

SATETY

- To the best of your knowledge and belief you are in good health and not knowingly incapable of engaging in either active or passive exercise and that such exercise would not be detrimental to your health, safety, comfort, well being or physical condition. Further, that you will advise us immediately should your circumstances change.
- You agree to attend an induction before you use any gym equipment if you are in any doubt of your ability to use the equipment safely. Using Gym equipment can be hazardous and result in



injury in mis-use - if you have not had an induction before, or are unfamiliar or uncertain for your own safety you MUST attend and induction before using any Kiss Gyms equipment. In any event the induction is also designed to improve the efficiency of your workout so is recommended to all. They happen three times per day 1pm, 6pm and 6:30pm and are free, no need to book, please ask staff.

- Kiss provides minimal safety supervision by day, and no supervision out of hours (CCTV is only
 monitored in the event you push the help buttons). Use out of hours is entirely at your own risk,
 and during this time we highly recommend only using the gym with a gym buddy at this time,
 and only using the most prominently visible cardio equipment (running machines) so other
 members can assist you in the event of unconsciousness.
- If out of staff hours, you confirm you are able to use the help points Kiss Gyms take no responsibility for providing assistance during out of staff hours.
- You have read this agreement, including the terms and conditions and understand it will become binding upon both parties once you have checked the "I agree" box below and the "Next Step" button has been clicked.

Lockers - are made available for your use with your own padlock (available from vending machines) but ONLY for the duration of your visit. Overnight use will result in:

- a) removal of locks
- b) removal and of contents which can be recovered with a £50 admin fee
- c) uncollected items will be given to charity within 7 day s of removal

Valuables - Kiss Gyms Ltd. can take no responsibility for the contents of lockers. Please do not to leave valuables in your lockers.

Other

Minimum age is 16 (due to the restrictions imposed upon us for 24hr use).

Please bring a sweat towel to wipe down gym equipment as we do not provide disposable tissues (you can buy a sweat towel from the vending machines)



Disabled toilets and showers are for disabled use only, given they are cleaned just once per day, which means genuine disabled may be using unnecessarily untidy facilities (two week ban applies for offenders!)

The management have the right to refuse entry to those whose attire they feel may offend other members.

Kiss approved personal trainers have an exclusive right to deliver personal training within Kiss clubs, and those delivering or promoting alternative personal training or competing gyms (including via clothing) may attract an immediate ban (ranging from two weeks, to life time).

If we choose to waive any breach of this agreement, it will not stop us from enforcing the terms of the agreement strictly at a later date.

We may assign the benefit of this agreement and our rights hereunder to a third party on notice to you. In the event of this happening, your rights under this agreement will not be compromised in any way.

This agreement is governed by English law.



Privacy Policy

Introduction

This is our Privacy Policy, which sets out how Kiss Gyms Limited uses and protects any information that you give us when you communicate with us, sign up for any membership or use this Website. By browsing and using our website you are agreeing to comply with and be bound by this Privacy Policy, which together with our Membership Agreement, govern Kiss Gyms Limited's relationship with you. Please read the following carefully so you can understand how your personal data will be treated.

For the purposes of the General Data Protection Regulation 2016/679 ("the Regulation") or any successor national or supra-national data protection legislation (including, as at the date of the publication of this Privacy Policy, the Data Protection Act 2018"), the data controller is Kiss Gyms Limited of 57 Dyer Street, Cirencester, Glos, GL7 2PP. The term 'Kiss Gyms Limited' or 'us' or 'we' refers to the operator of Kiss Gyms and the owner of the Website whose registered office is57 Dyer Street, Cirencester, Glos, GL7 2PP. Our company registration number is 07253034 (United Kingdom). The term 'you' refers to the user of one of Kiss Gymss that we operate or any other visitor to this Website, as the context dictates.

Subject always to your rights under the Regulation, we may change this Privacy Policy from time-to-time. To ensure that you are always aware of our most current Privacy Policy, please take the time to check this page regularly.

The Regulation gives you certain rights which are detailed in the section headed "Your Rights regarding personal information". The contents of this Privacy Notice are subject to these overriding rights and no provision in any other part of this Privacy Notice is to be construed as restricting the scope of those rights.

What information do we collect?

If you are a visitor to our Website, even an anonymous visitor, we may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information internally and externally. This statistical data about browsing actions and patterns does not identify any individual. Nevertheless, to the extent that such information falls to be treated as personal data, and you do not wish us to process it, you should change the settings on your internet browser to prevent collection of this information.

When you sign-up to become a member of Kiss Gyms we will know who you are, and the activities you perform on this Website or undertake at a gym that we operate.



We may collect and process the following data about you:

- Any information that you provide by filling in forms on this Website including but not limited to your name, address, email address and telephone/mobile number, for the purposes of informing you about the services that we offer, of entering into a contract with you and thereafter of delivering the services which we have agreed to provide under that contract.
- Any financial information provided to the Website as may be required for direct debits, and/or credit and debit card payments, or other types of electronic payment. Details of any transactions you carry out through the Website will be recorded.
- Further general information about you, including your personal or professional interests, experiences
 with our products and services or other products and services and your contact preferences to
 ensure that you receive services in the manner which is most convenient to you, to deliver a
 satisfactory service under the terms of our contract with you and to improve the services that we
 offer for the benefit of you and of other existing and future members.
- Kiss Gyms Limited may from time to time ask you to complete surveys via this Website or the website of one of our selected suppliers, and any information you provide in same will be recorded, though you are not obligated to take part. If you are going to submit personal data, your consent will be specifically obtained to the processing of that data at the time.
- Details of your visits to the Website, including, but not limited to, traffic data, location data, weblogs and other communication data. This will assist us in managing the website and generating generalised and anonymised information about usage and about our membership.

We may also retain copies of any correspondence you send to us and details of your membership history, for as long as it is appropriate to do so, and (as with all the personal data we process) subject to appropriate technological and organisational safeguards to protect its integrity.

IP addresses

We may collect information about your computer, including, where available, your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical information about the browsing actions of users of the Website and does not identify any individual. As indicated above, you may be able to change settings on your internet browser to prevent collection of this information, to the extent that it may in future be considered by law to be personal data.

What do we do with the information we collect?

We use collected information for the purposes of our legitimate interests, including:

• for internal record keeping;



- for product development;
- to provide you with information on our products and services which we feel may interest you;
- to notify you about changes to our products and services;
- to answer your queries;
- to contact you for market research and analyse the output of such research; and/or
- to comply with legal and regulatory obligations.

Kiss Gyms does not use your personal information in any automated decision-making process.

Kiss Gyms may contact you in relation to the nature of your attempted transaction, even if you don't confirm the transaction. This will be an operational email to enquire as to why the transaction was not completed. The data will not be used for any other purpose and certainly not shared with any other company other than the company that initiates the operational email (if this is not Kiss Gyms Limited). Our aim is simply to provide you with the highest level of service that we can.

Your personal data may be transferred abroad for any of the purposes explained in this policy and such transfer may be to a country outside of the EEA. If we transfer your personal data outside the EEA, it will only be to recipients who offer an adequate level of protection and who have appropriate safeguards in place to protect your personal data. It may also be processed by personnel operating outside the EEA who work for us or for one of our service providers. Again, this will only be where there is an adequate level of protection and who have appropriate safeguards in place to protect your personal data. Countries where personal information relating to you may be stored and/or processed, or where recipients of personal information relating to you may have data protection laws which differ to the data protection laws in your country of residence. By submitting your personal information, you accept that personal information relating to you may be transferred, stored or processed in this way.

The period of use of the personal data supplied by you will not be longer than we deem necessary to carry out the purpose for which such data was collected, provided that we may store and process your personal data for longer periods solely for archiving or statistical purposes where we have appropriate safeguards in place to protect your rights.

Who do we share this information with?

We may share your personal information with certain companies performing services on behalf of Kiss Gyms Limited (such as direct marketing agents) who will only use the information to provide a service that Kiss Gyms Limited has asked them to provide.



Those selected companies will perform a function for us, such as agencies and suppliers whom have been instructed to assist us to more effectively deliver services, manage and conduct promotions and offers, provide technical assistance and support and perform other functions to support marketing activities.

Although this is not an exhaustive list, the following third parties process data on Kiss Gyms Limited's behalf which may include your personal data, for the specific purposes identified. Kiss Gyms Limited has in place appropriate written contracts with all third-party data processors to ensure and monitor compliance with the Regulation:

- Sage Pay Europe Limited payment payments
- Harlands Services Limited payment and member services
- Survey Monkey survey services
- Nomical Limited information technology services

All selected companies may have access to personal information if needed to perform such functions but will only be permitted by us to use personal information for the purpose of performing that function and not for any other purpose.

Where you have given specific consent, your information may be shared with independent self-employed trainers for them to contact you to inform you of personal training services which they would like to offer you.

We may disclose your information to our subsidiaries or ultimate holding company and its subsidiaries, as defined in Section 1159 of the Companies Act 2006.

In the event we seek to sell or buy any business or assets, we may disclose your personal data to the prospective seller or buyer, subject to satisfactory assurances that the data will be processed securely by them.

In all cases, any use of your personal information which has been instigated by us will comply with this Privacy Policy and with applicable data protection legislation. In some circumstances, we may have to disclose your personal information by law.

Save for this, we do not sell, transfer or disclose personal information we have collected from you in connection with our website activities to third parties outside Kiss Gyms Limited.

How to get copies of or amend the information we have collected



You may request details of personal information which we hold about you under the Regulation. If you would like a copy of the information held on you, please contact us by email to info@kissgyms.com or in writing to The Data Protection Officer, Kiss Gyms, 57 Dyer Street, Cirencester, Glos, GL7 2PP.

If you think any information we have about you is incorrect or incomplete, please e-mail or write to us and we will correct or update any information as soon as possible. You can also update member information via the online Member Area <u>https://kissgyms.com/login.php</u>

Security

We are committed to ensuring that your information is secure. To prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and corporate policies to safeguard and secure the information we collect online. Please be assured that we will take all steps reasonably necessary to ensure your data is treated securely and in accordance with this Privacy Policy. Any transactions will be encrypted. We cannot, however, guarantee the security of your transmitted data and you submit such data at your own risk.

Where we have given you a password to access certain areas of the Website you are responsible for keeping this confidential and we ask that you do not share this password.

Linking

Our Website may, from time to time, contain links to other websites which are not within our control. Once you have left our Website, we cannot be responsible for the protection and privacy of any information which you provide. You should exercise caution and look at the privacy statement applicable to the website in question.

Cookies

System cookies are created each time you visit us and are automatically deleted when you close your browser. They remember the fact you're logged in and remember the selections that you make as you use the Website and Mobile Application. To find out more about cookies generally, including how to manage and delete them, visit www.allaboutcookies.org.

Identification cookies help us remember who you are when you come back to visit us and allow us to personalise timely and relative content to improve your journey and member experience.

Tracking cookies track any information or warning messages we've shown you, so that we don't show them again. If you express preferences about whether or not to receive certain types of cookie, we'll also use a cookie to store this preference.

Web analytics / Marketing effectiveness cookies collect anonymous data to help us understand customer behaviour, so we can make kissgyms.com better. They tell us which bits of the Website and Mobile



Application customers use the most and flag up any problems, so we can fix them quickly. They also tell us how customers find the Website and Mobile Application (for example via online adverts and search engines), so we know how effectively we are marketing.

Cookies for personalising your experience

We use cookies to understand the way you use our Website, for example the searches and selections you make. This allows us to tailor your experience on kissgyms.com by showing you the correct content that we think might be relevant to you. These cookies allow us to understand your online behaviour and tailor your experience outside of our site. For example, the adverts you see for kissgyms.com on other websites may be specially targeted to include the routes that you have searched for on kissgyms.com.

Cookies for optimising the content shown on our website

We may wish to test a change or new feature on the site to see if it is effective before rolling it out to all our users. Cookies allow a random sample of site visitors to see it one way, and a different group another and ensure that you consistently get the same experience on repeat visits.

Your Preferences

If you would prefer us not to set cookies on our Website, you can disable them by changing your internet browser settings. How to do this will depend on the browser you are using, but the following is a step-by-step guide to the most popular browsers:

Microsoft Internet Explorer:

- Click on the "Tools" menu
- Select "Internet Options"
- Click on the "Privacy" tab
- Select the desired setting

Google Chrome:

- Click on the Customisation menu at the top right of the page
- Select "Settings"
- Select "Show Advanced Settings" and then "Content Settings"
- Select the desired settings under the "Cookies" heading.



Mozilla Firefox:

- Click on the "Tools" menu
- Click on "Options"
- Select "Privacy"

Choose the desired options under the "Cookie" menu.

For all other browsers, please follow the instructions provided by the relevant browser, usually located within the "Help", "Tools" or "Edit" facility.

If you only disable third party cookies, you will still be able to use this Website, but some of its content will not be as relevant to you. If you disable all cookies, this will result in our Website not working properly.

If you do choose to disable cookies, this choice will only apply to the device you are using at the time. If you want to stop cookies being set on other devices, you will need to follow the relevant steps on each device. Please note that disabling cookies does not delete cookies from your browser, you will need to do this from within your browser.

Third parties

Some sections of our Website (for example the online shop) are provided by third parties.

If you use these sections of our Website, the relevant third party may use cookies to collect data, which will be used by them in accordance with their privacy policy (which may differ from ours). Therefore, please refer to the third party's privacy policy in order to understand which cookies are set on these sections of our Website and their privacy and information usage practices. This also applies to the social media features on the site which are provided by Facebook and Twitter.

Online Behavioural Advertising

We and third parties that we authorise, including but not limited to online advertising networks such as Google, may use cookies to collect data about your browsing activity on our Website and elsewhere on the internet. We may also share data with or collect data from third parties such as Google or allow those third parties to use cookies on our Website or in connection with the delivery of our adverts elsewhere on the internet for online behavioural advertising purposes.

We and those third parties may use this data to:

• help make the advertising you see on our Website and Mobile Application and elsewhere on the internet more relevant to you;



• tailor content on the Website and Mobile Application; and

• measure the effectiveness of advertising on the Website and Mobile Application and elsewhere on the internet.

We do not decide which cookies are set or how your data is used by these third parties and therefore you should refer to the third party's privacy policy in order to understand which cookies are set and their privacy and information usage practices. For example, Google's privacy policy can be found at https://policies.google.com/privacy.

How to opt out of third party online behavioural advertising

You can opt not to allow third parties to use cookies in this way (both on our Website and elsewhere on the internet) by changing your browser settings (following the instructions above). To learn more and change your preferences (including by turning off behavioural advertising for the third parties mentioned above), you can also visit 'Your Online Choices' at http://www.youronlinechoices.eu/. Please note that disabling third party cookies does not mean you won't see any adverts on our Website, our Mobile Application site or elsewhere on the internet, just that they won't be personalised.

Cookies we use

Category	Cookies used
Advertising	Double click
	Bing Ads
	Google Adwords
	Double Click floodlight
	Double click bid manager
	Krux Digital
	Adswizz
	Facebook Custom Audience
	Google Dynamic retargeting
	Facebook
Tracking	Google Tag Manager



Category	Cookies used
Site Analytics	Google analytics
	Piwik
	Mouseflow
	Pingdom
Social Media	Facebook Connect

CCTV policy

This section sets out the appropriate actions and procedures which Kiss Gyms Limited follows in respect of the use of CCTV (closed circuit television) surveillance systems ("CCTV Systems") at Our premises.

Sound recording is disabled on all cameras.

Please note that all our gyms are monitored by CCTV 24 hours a day. Kiss Gyms Limited reserves the right for its employees and contractors to review footage as required and by entering onto our sites you consent to your image being recorded and reviewed and waive any and all claims in relation to same. Recorded CCTV footage will be stored securely and retained in compliance with applicable laws.

In drawing up this policy, due account has been taken of the following:

1. The Regulation and any other relevant Data Protection legislation;

2. The CCTV Code of Practice produced by the Information Commissioner ("Code of Practice"); and

3. The Human Rights Act 1998.

This policy will cover all employees and persons providing a service to Kiss Gyms Limited, visitors and all other persons whose image(s) may be captured by our CCTV Systems.

We will also ensure that the personal data captured by our CCTV Systems is only processed in accordance with the following requirements:

• It will be processed fairly, lawfully and in a transparent manner;

• It will only be collected for specified, explicit and legitimate purposes and not further processed in any manner incompatible with those purposes;



• It will be adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed;

• It will be accurate and, where necessary, kept up to date;

• It will not be kept for longer than is necessary for the purposes for which the personal data are processed; and

• It will be processed in a manner that ensures appropriate security of the personal data.

Initial Assessment Procedures

Kiss Gyms Limited's CCTV Officer has the legal responsibility for the day-to-day compliance with the requirements of this policy.

The purpose of the use of the CCTV Systems and the collection and processing of CCTV images is for the prevention or detection of crime or disorder, apprehension and prosecution of offenders (including use of images as evidence in criminal proceedings), interest of public and employee Health and Safety, protection of public health and the protection of the Our property and assets.

Prior to any camera installation the CCTV Officer will ensure that the installation complies with this policy and that the use of any camera is justified, necessary and proportionate. The CCTV Officer will regularly assess whether the use of any camera and the CCTV System as a whole continues to be justified, necessary and proportionate.

Siting the Cameras

The location of the equipment is carefully considered because the way in which images are captured needs to comply with the Regulation.

All cameras are located in prominent positions within public and staff view and do not infringe on sensitive areas. All CCTV surveillance is automatically recorded, and any breach of this siting policy will be detected via controlled access to the CCTV System and auditing of the CCTV System.

Quality of the Images

The images produced by the equipment will as far as possible be of a quality that is effective for the purpose(s) for which they are intended. Upon installation, all equipment is tested to ensure that only the designated areas are monitored, and suitable quality pictures are available in live and play back mode. All CCTV equipment is maintained under contract.

Processing the images



Images which are not required for the purpose(s) for which the equipment is being used will not be retained for longer than is necessary. While images are retained, it is essential that their integrity be maintained, whether it is to ensure their evidential value or to protect the rights of people whose images may have been recorded. Access to and security of the images is controlled in accordance with the requirements of the Regulation.

All images are digitally recorded and stored securely within the system's hard drives. Images are stored for a minimum of 14 days and stored for no more than 31 days.

Where the images are required for evidential purposes or disciplinary proceedings, a copy file will be moved to an access controlled confidential location on the network and held until completion of the investigation. Viewing of images within the system is controlled by the CCTV Officer or a person nominated to act on their behalf. Only persons trained in the use of the equipment and authorised by the CCTV Officer can access data.

Access to and disclosure of images to third parties

Access to, and disclosure of, the images recorded by our CCTV System and similar surveillance equipment is restricted and carefully controlled. This ensures that the rights of individuals are preserved, and the continuity of evidence remains intact should the images be required for evidential purposes e.g. a police enquiry or an investigation being undertaken as part of an internal procedure.

Access to the medium on which the images are displayed and recorded is restricted to the CCTV Officer, staff authorised by them and third parties as authorised from time to time for specific purposes. Access to and disclosure of images is permitted only if it supports the purpose for which such images were collected.

Access to images by individuals

The Regulation gives any individual the right to request access to CCTV images which contain their personal data.

Individuals who request access to images must submit this formally in writing, with sufficient details to identify the section of footage with which they are concerned and to enable Kiss Gyms Limited to satisfy itself that the person making the request is the data subject of that specific recording. Upon receipt of the request, the CCTV Officer, or another member of staff authorised by them, will determine whether disclosure is appropriate and whether there is a duty of care to protect the images of any third parties. If the duty of care cannot be discharged, then the request can be refused.

A written response will be made to the individual, giving the decision (and if the request has been refused, giving reasons) within 31 days of receipt of the request.

Your Rights regarding personal information

The Regulation provides certain overriding rights for data subjects.



You are entitled to request details of the information we hold about you and how we process it. You may also have a right in accordance with applicable data protection law to have it rectified or deleted, to restrict our processing of that information (including in relation to direct marketing), to stop unauthorised transfers of your personal information to a third party and, in some circumstances to obtain your personal information in a structured, commonly used and machine-readable format or to have it transferred directly to another organisation. You may also have the right to lodge a complaint in relation to our processing of your personal information with a local supervisory authority (for residents of the United Kingdom: the Information Commissioner's Office; further information can be found at https://ico.org.uk/).

If you object to the processing of your personal information, or if you have provided your consent to processing and you later choose to withdraw it, we will respect that choice in accordance with our legal obligations. Your objection (or withdrawal of any previously given consent) could mean that we are unable to perform the actions necessary to achieve the purposes set out above (see the section " What do we do with the information we collect?") or that you may not be able to make use of the services and products offered by us. Please note that even after you have chosen to withdraw your consent we may be able to continue to process your personal information to the extent required or otherwise permitted by law, in particular in connection with exercising and defending our legal rights or meeting our legal and regulatory obligations.

If you have a concern about the way we are collecting or using personal information relating to you, we request that you raise your concern with us in the first instance: The Data Protection Officer, Kiss Gyms, 57 Dyer Street, Cirencester, Glos, GL7 2PP, or by email at info@kissgyms.com.

How to Contact Us

If you have any questions about our Privacy Policy, please contact us at: The Data Protection Officer, Kiss Gyms, 57 Dyer Street, Cirencester, Glos, GL7 2PP or by email at info@kissgyms.com.

Changes to our Privacy, CCTV & Cookie Policy

We may make reasonable changes to this Privacy, CCTV and Cookie Policy at any time. It is your responsibility to check online at regular intervals for changes to this document.