

RBC Limited

PRIVACY POLICY

This privacy policy applies only to the web site controlled by RBC Limited Health Care and Management Consultants ("RBC") located at www.rbclimited.com (the "Site") and its web store located at <http://education.rbclimited.com/>. This privacy policy does not pertain to information that is collected offline. BY USING THE SITE, YOU CONSENT TO THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY AND TO OUR PROCESSING OF PERSONAL INFORMATION FOR THE PURPOSES STATED BELOW. IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY, PLEASE DO NOT USE THE SITE.

A. INFORMATION WE COLLECT

We collect two types of information about you when you visit our Site: personally identifiable information and non-personal, aggregate information (such as information regarding the pages on our Site that you have visited and your IP address).

1. PERSONALLY IDENTIFIABLE INFORMATION

"Personally Identifiable Information" is information that identifies you personally, such as your name, address, telephone number, email address, or company name. We collect and store the personally identifiable information that you have provided to us. Here are some examples of manners in which we may collect your personally identifiable information on the Site:

- We may collect your email address, first and last name and zip code if you sign up for a program, web cast or seminar advertised on our Site;
- We may collect your name, address, credit card and/or billing information if you order a product, service or other content from our Site via Paypal's payflow link;
- We may collect your email address if you contact us with a question;
- We may collect your name, email address and credit card information if you make a purchase from the RBC Store via Paypal's payflow link.

The above list provides an example of the personally identifiable information that may be collected on the Site. From time to time, we may collect personally identifiable information from you in other ways that are not described above. If you do not want us to collect your personally identifiable information, please do not provide it to us.

2. NON-PERSONALLY IDENTIFIABLE INFORMATION

"Non-Personally Identifiable Information" can be technical information or it can be demographic information, such as your age, gender or the products that you interested in. Non-personally identifiable information does NOT identify you personally. Here are some examples of the non-personally identifiable information that is collected via the Site and a description of how this information is used:

- Internet Protocol (IP) address -- Your IP address is a number that lets computers attached to the Internet know where to send you data -- such as the web pages you view.
- Cookie -- A "cookie" is a small text file that may be used to collect information about your activity on the Site. For example, when someone visits a page within the Site, a cookie is placed on the user's machine (if the user accepts cookies) or is read if the user has visited the Site previously. You may set most browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser, but if you do, you may not be able to take advantage of the personalized features enjoyed by other users to our Site.

RBC Limited

B. USE OF INFORMATION COLLECTED VIA THE SITE

(1) Personally Identifiable Information - We use your personally identifiable information that is collected on the Site primarily for the following purposes:

- To deliver services, such as information, webcasts, newsletters, educational programs or other information that you request;
- To alert you to special offers, updated information and other new services from us, or other third parties, or to forward promotional materials;
- To complete a transaction or service requested by you;
- To ensure the Site is relevant to your needs;
- To help us create and publish content most relevant to you;
- To fulfill the terms of a promotion;
- To notify you about a material change to this Privacy Policy, if necessary;
- To allow you access to limited-entry areas of the Site; and
- To contact you in response to sign up forms, such as Contact Us.

(2) Non-Personally Identifiable Information - Non-personally identifiable information is used as described above and in other ways as permitted by applicable laws, including combining non-personally identifiable information with personally identifiable information.

C. SHARING AND DISCLOSURE OF INFORMATION

(1) Personally Identifiable Information - We may share or disclose your personally identifiable information in the following instances:

(i) To fulfill a service to you. For example, if you choose to sign up for a newsletter or request a webcast, we may share your personally identifiable information in order to send you the newsletter or administer the webcast. In addition, if you email us a question, we may use your email address to process your request and respond to your question.

(ii) To unaffiliated third-party service providers, agents or independent contractors who help us maintain our Site and provide other administrative services to us (including, but not limited to, order processing and fulfillment, providing customer service, maintaining and analyzing data, and sending customer communications on our behalf). We seek to ensure that these unaffiliated third parties will not use the personally identifiable information for any other purpose than to provide the administrative services for which they are responsible. Because such unaffiliated third-party service providers that help us administer our Site will have access to users' personally identifiable information, if you do not wish for our unaffiliated third-party service providers to have access to your information, please do not register or submit any personally identifiable information to us.

(iii) To complete your purchase. If you choose to make a purchase via the Site, we may collect from you your credit card number or other billing information, billing address and other information related to such purchase, and we may use such collected information in order to fulfill your purchase. We may also provide such information, or other personally identifiable information provided by you, to unaffiliated third parties as necessary to complete your purchase (for example, to process your credit card).

RBC Limited

(iv) To comply with the law or in the good faith belief that such action is necessary in order to conform to the requirements of law or comply with legal process served on us, protect and defend our rights or property or act in urgent circumstances to protect the personal safety of our end users.

(v) To third parties as part of any corporate reorganization process including, but not limited to, mergers, acquisitions, and sales of all or substantially all of our assets.

(vi) To track and analyze non-identifying and aggregate usage and volume statistical information from our visitors and customers and provide such information to third parties.

(vii) To protect against potential fraud, we may verify with third parties the information collected from the Site. In the course of such verification, we may receive personally identifiable information about you from such services. In particular, if you use a credit card or debit card to purchase services with us, we may use card authorization and fraud screening services to verify that your card information and address matches the information that you supplied to us, and that the card has not been reported as lost or stolen.

Except as described in this Privacy Policy or at the time we request the information, we do not otherwise use, share or otherwise disclose your personally identifiable information to any third parties.

(2) Non-Personally Identifiable Information - We use non-personally identifiable information collected on the Site in the manner disclosed above, in the Section A (2). We may share this non-personal information with third parties.

D. OPT-OUT

We communicate with users who subscribe to our services via email. We provide you the opportunity to exercise an opt-out choice if you do not want to receive these communications from us, such as emails or updates from us regarding new services and products offered by RBC. The opt-out choice may be exercised by un-ticking the appropriate box if such checkbox is available at the points where personally identifiable information is collected or by contacting us. We will process your unsubscribe request as soon as possible, but please be aware that in some circumstances you may receive a few more messages until the unsubscribe request is processed. You also may opt-out of receiving such emails by clicking on the "unsubscribe" link within the text of the email.

E. THIRD PARTY WEB SITES

This statement applies solely to information collected on the Site. The Site may contain links to other web sites. We are not responsible for the privacy practices or the content of these other web sites.

F. ASSIGNMENT

In the event that all or part of our assets or sold or acquired by another party, or in the event of a merger, you grant us the right to assign the personally identifiable and non-personally identifiable information collected via the Site.

G. CHANGES TO THIS PRIVACY POLICY

We reserve the right to change this privacy policy from time to time. When we do, we will also revise the "last update" date at the bottom of this privacy policy. For changes to this privacy policy that may be materially less restrictive on our use or disclosure of personal information you have provided to us, we will attempt to obtain your consent before implementing the change by sending a notice to the primary email address specified in your account or by placing a prominent notice on the Site.

RBC Limited

L. SECURITY

No data transmissions over the Internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information you transmit to us and you understand that any information that you transfer to us is done at your own risk.

Once we receive your transmission, we make reasonable efforts to ensure security on our systems. We use firewalls to protect your information from unauthorized access, disclosure, alteration, or destruction. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered or destroyed by breach of such firewalls and secure server software.

M. CONTACTING US

If you have any questions about this privacy policy or our privacy practices, please contact us at rbc@netstep.net]. All information you provide in any written communication will also be covered by this policy.

Last Updated On: 02/03/2011