

Privacy policy

This Privacy Policy relates solely to the information collection and use practices of our web site located at <https://Memo2File.com/> referred to as “Site” or “Website” or **Memo2File**. We recognize that many visitors and users of this Website are concerned about the information they provide to us, and how we treat that information. This Privacy Policy, which may be updated from time to time, has been developed to address those concerns.

BY ACCESSING OR USING OUR WEBSITE OR BY PROVIDING YOUR INFORMATION, YOU HEREBY ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD AND AGREED TO BE BOUND BY ALL THE TERMS OF THIS PRIVACY POLICY AND OUR WEBSITE TERMS OF USE. IF YOU DO NOT AGREE TO THESE TERMS, PLEASE EXIT THIS PAGE AND DO NOT ACCESS OR USE THE WEBSITE.

1. Changes to Privacy Policy

We review our Privacy Policy from time to time, and we may make periodic changes to the policy in connection with that review. The revisions in Privacy Policy will be effective immediately upon being posted on the Website. Therefore, you may periodically review this page to make sure you have the latest version. Your continued use of the Website after the effectiveness of such revisions will constitute your

acknowledgment and acceptance of the terms of the revised Privacy Policy.

1. Types of Information Collected and Uses of Collected Information

We collect two types of information about our Website Users: Personally Identifiable Information and Non-Personally Identifiable Information.

Personally Identifiable Information: Personally Identifiable Information is information that identifies a specific End User. When you engage in certain activities on the Website, such as creating an account, ordering a product or service from us, submitting content and/or posting content in discussion forums, filling out a survey, posting a review, requesting information about our services, applying for a job (collectively, “Identification Activities”), we may ask you to provide certain information about yourself. It is optional for you to engage in an Identification Activity. If you elect to engage in an Identification Activity, however, we may ask you to provide us with certain personal information about yourself, such as your first and last name, your photograph, mailing address (including ZIP code), email address, telephone number, date of birth, etc. When you order products, we may also ask you to provide us with your credit card number, expiration date and authentication codes or related information. Depending on the activity, some of the information we ask you to provide is identified as mandatory and some is identified as voluntary. If you do

not provide the mandatory information for a particular activity that requires it, you will not be permitted to engage in that activity.

We use Personally Identifiable Information to provide products to you, enhance the operation of the Website, improve our marketing and promotional efforts, analyse Website use, improve our product offerings, to personalize your experience and to understand how our Users as a group use the services and resources provided on our Site and to provide you a better experience. For example, if you send our customer service an email we may use your comments and feedback to tell others about our services, and may post your comment in our marketing materials or on our Website. Also, if you use our Website to send information or a product to another person, we may store your personal information, and the personal information of any recipient. We may use that other person's contact information to allow him or her to view and accept your gift or to allow the recipient to access the information you sent. We may also use your Personally Identifiable Information to run a promotion, contest, survey, post on or other Site feature and to send Users information they agreed to receive about topics we think will be of interest to them. Further, we may use your email address to respond to your inquiries, questions, and/or other requests. If a User decides to opt-in to our mailing list, they will receive emails that may include company news, updates, related product or service information, etc. If at any time the User would like

to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email or User may contact us via our Site. In addition to this, your Personally Identifiable Information may be used to troubleshoot, resolve disputes, accomplish administrative tasks, contact you, enforce our agreements with you, including our Website Terms of Use and this Privacy Policy, comply with applicable law, and cooperate with law enforcement activities.

Non-Personally Identifiable Information: Non-Personally Identifiable Information is information that does not identify a specific End User. This type of information may include things like the Uniform Resource Locator (“URL”) of the website you visited before coming to our Website, the URL of the website you visit after leaving our Website, the type of browser you are using and your Internet Protocol (“IP”) address.

We use Non-Personally Identifiable Information to troubleshoot, administer the Website, analyse trends, gather demographic information, comply with applicable law, and cooperate with law enforcement activities.

1. Release of Personally Identifiable Information

We will not sell, trade, rent or share your Personally Identifiable Information with other parties except as provided below: We may share your information with Authorized Third Party Service Providers. We provide some of our services and products through third parties. These

“Third Party Service Providers” perform functions on our behalf, like sending out and distributing our administrative and promotional emails. We may share your Personally Identifiable Information with such Service Providers to deliver packages, send email, provide marketing assistance, provide search results and links, process credit card payments, operate the Website, troubleshoot, and provide customer service.

We may also disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal process. We may disclose personal information to law enforcement offices, third party rights owners, or others in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms or Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public.

1. Release of Non-Personally Identifiable Information

We may disclose or share Non-Personally Identifiable Information with Partners, Affiliates and Advertisers. We may share aggregated demographic information (which does not include any Personally Identifiable Information) with “Third Party Advertisers” or “Third Party Advertising Companies”.

We also use Third Party Service Providers to track and analyses Non-Personally Identifiable usage and volume statistical information from our Users to administer our Website and constantly improve its quality. We may also publish this information for promotional purposes or as a representative audience for Advertisers. Please note that this is not Personally Identifiable Information, only general summaries of the activities of our Users. Such data is collected on our behalf, and is owned and used by us.

1. Updating Information

You will have the ability to access and edit the Personally Identifiable Information you provide us. You may change any of your Personally Identifiable Information by accessing through your login and password.

We would request you to promptly update your Personally Identifiable Information if it changes.

1. Data Tracking

Cookies – “Cookies” are small pieces of information that are stored by your browser on your computer’s hard drive. The use of cookies is very common on the Internet and our Website’s use of cookies is similar to that of other reputable online companies. Cookies will be used to customize your experience with the Website. We use cookies to save you time while using the Website, helps us identify who you are, and track and target User interests in order to provide a customized experience. Cookies also allow us to collect Non-Personally Identifiable Information from you, like which

pages you visited and what links you clicked on. Use of this information helps us to create a more user-friendly experience for all visitors. In addition, we may use Third Party Advertising Companies to display advertisements on our website. Most browsers automatically accept cookies, but you may be able to modify your browser settings to decline cookies. Please note that if you decline or delete these cookies, some parts of the Website may not work properly. Additionally, you may encounter “cookies” or other similar devices on certain pages of the website that are placed by third parties. We do not control the use of cookies by third parties.

Other Tracking Devices – We may use other industry standard technologies like pixel tags and web beacons to track your use of our website pages and promotions, or we may allow our Third-Party Service Providers to use these devices on our behalf. Pixel tags and web beacons are tiny graphic images placed on certain pages on our website, or in our emails that allow us to determine whether you have performed a specific action. When you access these pages or open or click an email, pixel tags and web beacons generate a Non-Personally Identifiable notice of that action. Pixel tags allow us to measure and improve our understanding of visitor traffic and behavior on our Website, as well as give us a way to measure our promotions and performance. We may also utilize pixel tags and web beacons provided by our Affiliates and/or Marketing Partners for the same purposes.

1. Security of Information

We take appropriate precautions to protect the security of Personally Identifiable Information. We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site. You can access your Personally Identifiable Information on our Website through your login and password. We recommend that you do not share your password with anyone. In addition, your Personally Identifiable Information resides on a secure server that only selected personnel and contractors have access to.

Memo2File strives to ensure the security of Your Personal Information and to protect Your Personal Information against unauthorized access or unauthorized alteration, disclosure or destruction. We encrypt certain sensitive information using Secure Socket Layer (SSL) technology to ensure that your Personally Identifiable Information is safe as it is transmitted to us.

Memo2File shall adopt reasonable security practices and procedures as mandated under applicable laws for the protection of Your Information. Provided that Your right to claim damages shall be limited to the right to claim only statutory damages under Information Technology Act, 2000

and You hereby waive and release **Memo2File** from any claim of damages under contract or under tort.

When you choose a payment gateway to complete any transaction on a Website then Your credit card data may be stored in compliance with industry standards/ recommended data security standards for security of financial information such as the Payment Card Industry Data Security Standard (PCI-DSS).

We may share your Information with third parties under a confidentiality agreement which inter alia provides for such third parties not disclosing the Information further unless such disclosure is for the Purpose. However, **Memo2File** is not responsible for any breach of security or for any actions of any third parties that receive Your Personal Information. **Memo2File** is not liable for any loss or injury caused to you as a result of you providing Your Personal Information to a third party (including any third-party websites, even if links to such third-party websites are provided on the Website).

We release information when we believe release is appropriate to comply with the law; enforce or apply our terms of use and other agreements. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction. Obviously, however, this does not include selling, renting, sharing, or otherwise disclosing personally identifiable

information from customers for commercial purposes in violation of the commitments set forth in this Privacy Notice.

However, no data transmission over the Internet can be guaranteed to be completely secure. Accordingly, we cannot ensure or warrant the security of any information that you transmit to us, so you do so at your own risk.

1. Privacy Policies of Third-Party Websites

This Privacy Policy only addresses the use and disclosure of information we collect from you. Other websites that may be accessible through this Website have their own privacy policies and data collection, use and disclosure practices. If you link to any such website, we urge you to review the website's privacy policy. We are not responsible for the policies or practices of third parties.

1. Advertising

Ads appearing on our site may be delivered to Users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile non personal identification information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This privacy policy does not cover the use of cookies by any advertisers.

1. Google AdSense

Some of the ads may be served by Google. Google's use of the DART cookie enables it to serve ads to Users based on their visit to our Site and other sites on the Internet. DART uses "non personally identifiable information" and does NOT track personal information about you, such as your name, email address, physical address, etc. You may opt out of the use of the DART cookie by visiting the Google ad and content network privacy policy at https://www.google.com/privacy_ads.html

1. Miscellaneous Privacy Issues

Children, Minors under the age of 18 are not supposed to use the Website. We do not collect or maintain information from anyone known to be under the age of 18, and no part of the Website is designed to attract anyone under the age of 18. If you are under 18 and still want to buy a product, you may use **Memo2File** only with the involvement of a parent or guardian.

Public Areas – We may provide areas on our website where you can publicly post information about yourself, can communicate with others, or can review products. This information may be accessible by other consumers and companies and may appear on other websites or web searches, and therefore this information could be read, collected, and used by others.

California Consumer Privacy Act (CCPA) Compliance:

In accordance with the California Consumer Privacy Act (CCPA), we recognize and respect the privacy rights of California residents. As such, California residents have the right to know about the personal information we collect, use, disclose, and sell. You have the right to request the deletion of your personal information, the right to opt-out of the sale of your personal information, and the right to non-discrimination for exercising your CCPA rights. We do not sell personal information of minors under 16 years of age without affirmative authorization. For more detailed information about our data practices and your rights under the CCPA, please review our Privacy Policy or contact us through the provided channels. We are committed to honoring these rights and ensuring the protection of your personal data in compliance with the CCPA.

Creating a Children's Online Privacy Protection Act (COPPA) compliant paragraph for an End User License Agreement (EULA) involves addressing specific requirements related to the collection, use, and protection of personal information from children under the age of 13. Here's a sample paragraph:

Children's Online Privacy Protection:

In compliance with the Children's Online Privacy Protection Act (COPPA), our service does not knowingly collect, use, or disclose personal information from children under the age of 13 without obtaining verifiable parental consent. If we learn that we have collected personal information from a child under 13 without parental consent, we will take steps to delete that information as quickly as possible. Parents or guardians who believe that their child has provided us with personal information without their consent should contact us immediately. We are committed to

protecting the privacy and safety of children and to complying with COPPA regulations. For more information on COPPA and the protection of children's online privacy, please visit the FTC's website on COPPA at [<https://www.ftc.gov/>].

Creating a GDPR-compliant End User License Agreement (EULA) paragraph requires careful consideration of the General Data Protection Regulation (GDPR) guidelines. Here's a sample paragraph that focuses on data protection and user rights, which are key aspects of GDPR:

Data Protection and User Rights:

In accordance with the General Data Protection Regulation (GDPR), we are committed to ensuring the security and protection of the personal data that we process. As a user of this service, you have the right to access, correct, delete, and restrict processing of your personal data. We will not use your personal data for any purposes beyond what is necessary for the functioning of our service, unless we obtain your explicit consent. Your data will be processed in a manner that ensures appropriate security, including protection against unauthorized or unlawful processing, accidental loss, destruction, or damage. We employ suitable technical and organizational measures to ensure this level of protection. For more information on how we process and protect your personal data, please refer to our Privacy Policy.

Terms of service

OVERVIEW

This website is operated by Memo2File. Throughout the site, the terms “we”, “us” and “our” refer to Memo2File. Memo2File offers this website, including all information, tools and Services available from this site to you, the user, conditioned upon your acceptance of all terms, conditions, policies and notices stated here.

By visiting our site and/ or purchasing something from us, you engage in our “Service” and agree to be bound by the following terms and conditions (“Terms of Service”, “Terms”), including those additional terms and conditions and policies referenced herein and/or available by hyperlink. These Terms of Service apply to all users of the site, including without limitation users who are browsers, vendors, customers, merchants, and/ or contributors of content.

Please read these Terms of Service carefully before accessing or using our website. By accessing or using any part of the site, you agree to be bound by these Terms of Service. If you do not agree to all the terms and conditions of this agreement, then you may not access the website or use any Services. If these Terms of Service are considered an offer, acceptance is expressly limited to these Terms of Service.

Any new features or tools which are added to the current store shall also be subject to the Terms of Service. You can review the most current version of the Terms of Service at any time on this page. We reserve the right to update, change or replace any part of these Terms of Service by posting updates and/or changes to our website. It is your responsibility to check this page periodically for changes. Your continued use of or access to the website following the posting of any changes constitutes acceptance of those changes.

Our website is hosted by WIX.com.

SECTION 1 - ONLINE STORE TERMS

By agreeing to these Terms of Service, you represent that you are at least the age of majority in your state or province of residence, or that you are the age of majority in your state or province of residence and you have given us your consent to allow any of your minor dependents to use this site.

You may not use our products for any illegal or unauthorized purpose nor may you, in the use of the Service, violate any laws in your jurisdiction (including but not limited to copyright laws).

You must not transmit any worms or viruses or any code of a destructive nature.

A breach or violation of any of the Terms will result in an immediate termination of your Services.

SECTION 2 - GENERAL CONDITIONS

We reserve the right to refuse Service to anyone for any reason at any time.

You understand that your content (not including credit card information), may be transferred unencrypted and involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices. Credit card information is always encrypted during transfer over networks.

You agree not to reproduce, duplicate, copy, sell, resell or exploit any portion of the Service, use of the Service, or access to the Service or any contact on the website through which the Service is provided, without express written permission by us.

The headings used in this agreement are included for convenience only and will not limit or otherwise affect these Terms.

SECTION 3 - ACCURACY, COMPLETENESS AND TIMELINESS OF INFORMATION

We are not responsible if information made available on this site is not accurate, complete or current. The material on this site is provided for general information only and should not be relied upon or used as the sole basis for making decisions without consulting primary, more accurate, more complete or more timely sources of information. Any reliance on the material on this site is at your own risk.

This site may contain certain historical information. Historical information, necessarily, is not current and is provided for your reference only. We reserve the right to modify the contents of this site at any time, but we have no obligation to update any information on our site. You agree that it is your responsibility to monitor changes to our site.

SECTION 4 - MODIFICATIONS TO THE SERVICE AND PRICES

Prices for our products are subject to change without notice. We reserve the right at any time to modify or discontinue the Service (or any part or content thereof) without notice at any time.

We shall not be liable to you or to any third-party for any modification, price change, suspension or discontinuance of the Service.

SECTION 5 - PRODUCTS OR SERVICES (if applicable)

Certain products or Services may be available exclusively online through the website.

We reserve the right, but are not obligated, to limit the sales of our products or Services to any person, geographic region or jurisdiction. We may exercise this right on a case-by-case basis. We reserve the right to limit the quantities of any products or Services that we offer. All descriptions of products or product pricing are subject to change at anytime without notice, at the sole discretion of us. We reserve the right to discontinue any product at any time. Any offer for

any product or Service made on this site is void where prohibited.

We do not warrant that the quality of any products, Services, information, or other material purchased or obtained by you will meet your expectations, or that any errors in the Service will be corrected.

SECTION 6 - ACCURACY OF BILLING AND ACCOUNT INFORMATION

We reserve the right to refuse any order you place with us. We may, in our sole discretion, limit or cancel quantities purchased per person, per household or per order. These restrictions may include orders placed by or under the same customer account, the same credit card, and/or orders that use the same billing and/or shipping address. In the event that we make a change to or cancel an order, we may attempt to notify you by contacting the e-mail and/or billing address/phone number provided at the time the order was made. We reserve the right to limit or prohibit orders that, in our sole judgment, appear to be placed by dealers, resellers or distributors.

You agree to provide current, complete and accurate purchase and account information for all purchases made at our store. You agree to promptly update your account and other information, including your email address and credit card numbers and expiration dates, so that we can complete your transactions and contact you as needed.

SECTION 7 - OPTIONAL TOOLS

We may provide you with access to third-party tools over which we neither monitor nor have any control nor input. You acknowledge and agree that we provide access to such tools "as is" and "as available" without any warranties, representations or conditions of any kind and without any endorsement. We shall have no liability whatsoever arising from or relating to your use of optional third-party tools. Any use by you of the optional tools offered through the site is entirely at your own risk and discretion and you should ensure that you are familiar with and approve of the terms on which tools are provided by the relevant third-party provider(s).

We may also, in the future, offer new Services and/or features through the website (including the release of new tools and resources). Such new features and/or Services shall also be subject to these Terms of Service.

SECTION 8 - THIRD-PARTY LINKS

Certain content, products and Services available via our Service may include materials from third-parties.

Third-party links on this site may direct you to third-party websites that are not affiliated with us. We are not responsible for examining or evaluating the content or accuracy and we do not warrant and will not have any liability or responsibility for any third-party materials or

websites, or for any other materials, products, or Services of third-parties.

We are not liable for any harm or damages related to the purchase or use of goods, Services, resources, content, or any other transactions made in connection with any third-party websites. Please review carefully the third-party's policies and practices and make sure you understand them before you engage in any transaction. Complaints, claims, concerns, or questions regarding third-party products should be directed to the third-party.

SECTION 9 - USER COMMENTS, FEEDBACK AND OTHER SUBMISSIONS

If, at our request, you send certain specific submissions (for example contest entries) or without a request from us, you send creative ideas, suggestions, proposals, plans, or other materials, whether online, by email, by postal mail, or otherwise (collectively, 'comments'), you agree that we may, at any time, without restriction, edit, copy, publish, distribute, translate and otherwise use in any medium any comments that you forward to us. We are and shall be under no obligation (1) to maintain any comments in confidence; (2) to pay compensation for any comments; or (3) to respond to any comments.

We may, but have no obligation to, monitor, edit or remove content that we determine in our sole discretion to be unlawful, offensive, threatening, libelous, defamatory, pornographic, obscene or otherwise objectionable or

violates any party's intellectual property or these Terms of Service.

You agree that your comments will not violate any right of any third-party, including copyright, trademark, privacy, personality or other personal or proprietary right. You further agree that your comments will not contain libelous or otherwise unlawful, abusive or obscene material, or contain any computer virus or other malware that could in any way affect the operation of the Service or any related website.

You may not use a false e-mail address, pretend to be someone other than yourself, or otherwise mislead us or third-parties as to the origin of any comments. You are solely responsible for any comments you make and their accuracy. We take no responsibility and assume no liability for any comments posted by you or any third-party.

SECTION 10 - PERSONAL INFORMATION

Your submission of personal information through the store is governed by our Privacy Policy, which can be viewed above.

SECTION 11 - ERRORS, INACCURACIES AND OMISSIONS

Occasionally there may be information on our site or in the Service that contains typographical errors, inaccuracies or omissions that may relate to product descriptions, pricing, promotions, offers, product shipping charges, transit times and availability. We reserve the right to correct any errors, inaccuracies or omissions, and to change or update

information or cancel orders if any information in the Service or on any related website is inaccurate at any time without prior notice (including after you have submitted your order).

We undertake no obligation to update, amend or clarify information in the Service or on any related website, including without limitation, pricing information, except as required by law. No specified update or refresh date applied in the Service or on any related website, should be taken to indicate that all information in the Service or on any related website has been modified or updated.

SECTION 12 - PROHIBITED USES

In addition to other prohibitions as set forth in the Terms of Service, you are prohibited from using the site or its content: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful acts; (c) to violate any international, federal, provincial or state regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) to submit false or misleading information; (g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or operation of the Service or of any related website, other websites, or the Internet; (h) to collect or track the personal information of others; (i) to

spam, phish, pharm, pretext, spider, crawl, or scrape; (j) for any obscene or immoral purpose; or (k) to interfere with or circumvent the security features of the Service or any related website, other websites, or the Internet. We reserve the right to terminate your use of the Service or any related website for violating any of the prohibited uses.

SECTION 13 - DISCLAIMER OF WARRANTIES; LIMITATION OF LIABILITY

We do not guarantee, represent or warrant that your use of our Service will be uninterrupted, timely, secure or error-free.

We do not warrant that the results that may be obtained from the use of the Service will be accurate or reliable.

You agree that from time to time we may remove the Service for indefinite periods of time or cancel the Service at any time, without notice to you.

You expressly agree that your use of, or inability to use, the Service is at your sole risk. The Service and all products and Services delivered to you through the Service are (except as expressly stated by us) provided 'as is' and 'as available' for your use, without any representation, warranties or conditions of any kind, either express or implied, including all implied warranties or conditions of merchantability, merchantable quality, fitness for a particular purpose, durability, title, and non-infringement.

In no case shall Memo2File, our directors, officers, employees, affiliates, agents, contractors, interns, suppliers, Service providers or licensors be liable for any injury, loss,

claim, or any direct, indirect, incidental, punitive, special, or consequential damages of any kind, including, without limitation lost profits, lost revenue, lost savings, loss of data, replacement costs, or any similar damages, whether based in contract, tort (including negligence), strict liability or otherwise, arising from your use of any of the Service or any products procured using the Service, or for any other claim related in any way to your use of the Service or any product, including, but not limited to, any errors or omissions in any content, or any loss or damage of any kind incurred as a result of the use of the Service or any content (or product) posted, transmitted, or otherwise made available via the Service, even if advised of their possibility. Because some states or jurisdictions do not allow the exclusion or the limitation of liability for consequential or incidental damages, in such states or jurisdictions, our liability shall be limited to the maximum extent permitted by law.

SECTION 14 - INDEMNIFICATION

You agree to indemnify, defend and hold harmless Memo2File and our parent, subsidiaries, affiliates, partners, officers, directors, agents, contractors, licensors, Service providers, subcontractors, suppliers, interns and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third-party due to or arising out of your breach of these Terms of Service or the documents they incorporate by reference, or your violation of any law or the rights of a third-party.

SECTION 15 - SEVERABILITY

In the event that any provision of these Terms of Service is determined to be unlawful, void or unenforceable, such provision shall nonetheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from these Terms of Service, such determination shall not affect the validity and enforceability of any other remaining provisions.

SECTION 16 - TERMINATION

The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of this agreement for all purposes.

These Terms of Service are effective unless and until terminated by either you or us. You may terminate these Terms of Service at any time by notifying us that you no longer wish to use our Services, or when you cease using our site.

If in our sole judgment you fail, or we suspect that you have failed, to comply with any term or provision of these Terms of Service, we also may terminate this agreement at any time without notice and you will remain liable for all amounts due up to and including the date of termination; and/or accordingly may deny you access to our Services (or any part thereof).

SECTION 17 - ENTIRE AGREEMENT

The failure of us to exercise or enforce any right or provision of these Terms of Service shall not constitute a waiver of such right or provision.

These Terms of Service and any policies or operating rules posted by us on this site or in respect to the Service constitutes the entire agreement and understanding between you and us and governs your use of the Service, superseding any prior or contemporaneous agreements, communications and proposals, whether oral or written, between you and us (including, but not limited to, any prior versions of the Terms of Service).

Any ambiguities in the interpretation of these Terms of Service shall not be construed against the drafting party.

SECTION 18 - GOVERNING LAW

These Terms of Service and any separate agreements whereby we provide you Services shall be governed by and construed in accordance with the laws of United States.

SECTION 19 - CHANGES TO TERMS OF SERVICE

You can review the most current version of the Terms of Service at any time at this page.

We reserve the right, at our sole discretion, to update, change or replace any part of these Terms of Service by posting updates and changes to our website. It is your responsibility to check our website periodically for changes. Your continued use of or access to our website or the Service following the posting of any changes to these Terms of Service constitutes acceptance of those changes.

SECTION 20 - CONTACT INFORMATION

Questions about the Terms of Service should be sent to us at hello@Memo2File.com.

Our contact information is posted below:

Memo2File, LLC

hello@Memo2File.com

4001 Spring Blvd.

Eugene, OR 97405