

OCT Plus and GAPSK Terms and Conditions and Privacy Policy

1. Copyright Notice

All content in OCT Plus and GAPSK (including but not limited to all text, video, images, photos, animations, sound effects, clips, etc.) are copyright of the OCT Plus and GAPSK. Except for personal use to view, read or attend the course, other users may not copy and/or modify the copyrighted content unless authorized in advance by the OCT Plus and GAPSK. All teaching materials (including free and paid content) displayed through OCT Plus and GAPSK, including but not limited to texts, photos, videos, sound recordings, images, and any other content, are protected by OCT Plus and GAPSK and/or copyright owned by other third parties and/or other patent rights. You may not copy, reproduce, replicate, distribute, publish, advertise, display, execute, modify, upload, transmit any content of OCT Plus and GAPSK, or create derivative works of OCT Plus and GAPSK on the basis, or use OCT Plus and GAPSK in any other ways. You may not sell or invite to sell any content, or allow third parties to browse or use the content to develop any database. If you violate any of the above terms, OCT Plus and GAPSK may prohibit your access of service, and no refund will be made. OCT Plus and GAPSK reserves the right to pursue any violation of the above terms and any illegal activities (including but not limited to hacking or other interference) with this website through legal channels. To use any content of OCT Plus and GAPSK in any way, please email info@gapsk.org.

2. Privacy Policy

By purchasing OCT Plus and GAPSK sessions and paying all related fees, you agree that OCT Plus and GAPSK collects and uses your personal information and sends you the latest news and offers. OCT Plus and GAPSK will collect and use your personal information in accordance with the Personal Data (Privacy) Ordinance (the "PDPO") and OCT Plus and GAPSK Privacy Policy. OCT Plus and GAPSK privacy policy is as follows: OCT Plus and GAPSK is committed to providing the best service and respecting the privacy of personal data, and will abide by the data protection principles and the relevant provisions of the PDPO in Hong Kong legislation. We may collect various information, including your name, mailing address, telephone number,

email address, etc., for confirmation of registration, notification, etc. OCT Plus and GAPSK will not disclose users' personal data or provide it to third parties for any form of use. In order to make it easier for users to inquire about OCT Plus and GAPSK, OCT Plus and GAPSK provides contact methods for you to call or email to query related questions. We use relevant personal information to assist in the creation, development, operation, provision and enhancement of our products, services, content and advertising. We may also use your personal information from time to time to send important notifications, such as newsletters about purchasing products, modifying our terms or policies, and important reminders.

3. Payment/Registration

You must prepay certain fees during registration; all fees are calculated in Hong Kong or U.S. dollars. OCT Plus and GAPSK accepts payment by PayPal or other payment means from time to time. If applicable, you can choose to make the full payment at once or pay by monthly subscription/instalment at 3 months, 5 months or 8 months terms. For your convenience and if applicable, your subscription will automatically renew each month. Please note that cancelling of subscription requires a 30 day notice. Cancelling your subscription only prevents the next charge from kicking in but it does not suspend the service that you paid for in advance. You agree to provide correct and complete registration information. Your registration and fee payment indicate your acceptance of all terms and conditions under this agreement.

4. Terms of Use

By continuing to browse or use any OCT Plus and GAPSK content, you agree to the terms below. OCT Plus and GAPSK also reserves the right to amend the following terms and conditions from time to time. OCT Plus and GAPSK grants you a limited license to browse and use OCT Plus and GAPSK content. As a condition of the license, you agree: All teaching materials provided through OCT Plus and GAPSK, including but not limited to texts, photos, videos, sound recordings, images and any other content are protected by OCT Plus and GAPSK and/or copyright owned by other third parties and/or other patent rights. You agree to be bound by the copyright, trademark rights, portrait rights, and privacy laws of Hong Kong and any other jurisdictions in which you are browsing the site. You may not copy, reproduce, copy, distribute, publish, advertise, release, display, execute, modify, upload, transmit any content of

OCT Plus and GAPSK, or create derivative works of OCT Plus and GAPSK on the basis, or use OCT Plus and GAPSK in any other ways. You may not sell or invite to sell any content, or allow third parties to browse or use the content to develop any database. If you violate any of the above terms, OCT Plus and GAPSK reserves the right to pursue any violation of the above terms and any illegal activities (including but not limited to hacking or other interference) with this website through legal channels. You agree to maintain the security of the username and password required for OCT Plus and GAPSK. If you notice that someone has used your username and / or password without authorization, please notify OCT Plus and GAPSK immediately. In addition, you must comply with these Terms of Use. OCT Plus and GAPSK does not claim that the content on the internet is suitable for any particular purpose or subject. Some people or in some countries may violate local laws for taking online courses. For this reason, when using OCT Plus and GAPSK, you are responsible for complying with the relevant laws of your jurisdiction. If you do not comply with the above terms or do not respect OCT Plus and GAPSK, OCT Plus and GAPSK reserves the right to prohibit you from continuing to use OCT Plus and GAPSK.

5. Technical Requirement

OCT Plus and GAPSK is provided through online learning management system. You are responsible for ensuring that when you register for OCT Plus and GAPSK, you have all the appropriate hardware, software, and wireless network equipment. If you are unable to browse the website or any related materials due to errors or malfunctions caused by any of the following reasons, OCT Plus and GAPSK will not be responsible for this, including your lost materials, the number of course sessions, etc. The reasons mentioned above include: (i) the connection to OCT Plus and GAPSK or your device is interrupted; (ii) online software failure or problems occur, and/or (iii) network connection, computer or system failure or problems occur.

6. OCT Plus and GAPSK Payment Plan, Terms and Conditions of Use

6.1 You must pay a specific fee in advance to ensure that the customer fulfils and abides by the terms and responsibilities of this agreement. If the customer has any unpaid fees, OCT Plus and GAPSK reserves the right to deduct the relevant payable fees from the prepaid fees without any advance notice. After deducting related fees, OCT Plus and GAPSK has the right to require

customers to pay additional prepaid fees. If the customer does not fulfil this responsibility, OCT Plus and GAPSK has the right to immediately stop providing any services to the customer and terminate the agreement.

- 6.2 OCT Plus and GAPSK will not refund any unused course sessions. Any unused course sessions will automatically expire after 12 months of idle.
- 6.3 Customer must pay all fees specified on the payment bill. The services provided in this agreement, its fees will be subject to OCT Plus and GAPSK's adjustments at any time. OCT Plus and GAPSK reserves the right to change the relevant fees at any time.
- 6.4 Whether or not the customer has received a payment bill. There is no refund under any circumstances. Relevant bills will be provided by monthly email and/or WhatsApp (if applicable).
- 6.5 The timing of payment is extremely important to the customer's payment obligations. Unless otherwise specified, bills issued by OCT Plus and GAPSK (whether issued in any form) will show the payment due date of the bill. The customer must pay all fees before the payment due date, otherwise OCT Plus and GAPSK will have the right to charge the customer for overdue formalities and / or calculate the interest from the payment due date until the customer fully paid all the fees.
- 6.6 For inquiries or disputes regarding any account, the customer must submit to OCT Plus and GAPSK before the bill payment due date, but the customer must still pay the relevant fees before the payment due date.

7. Termination

OCT Plus and GAPSK may terminate this agreement or suspend the provision of any services to customers at any time without notice under any of the following circumstances: (a) the customer has not paid the due fees and/or deposits after the due date; (b) the customer violates any of the terms and conditions contained in OCT Plus and GAPSK; (c) any information provided by the customer in the agreement is found to be incorrect. Customer can terminate the agreement in 30-days notice to OCT Plus and GAPSK in written notice. Before the formal termination date, the customer must pay all outstanding fees, and the prepaid fees will not be refunded. All additional services are applied for the entire contract period after registration, customers need to notify OCT Plus and GAPSK in written notice in 30 days before the cancellation. The

contract between you and OCT Plus and GAPSK and any disputes (including non-contractual disputes) and outcomes arising therefrom are governed by the law of Hong Kong Special Administrative Region and are subject to arbitration in a Hong Kong court. In the event that the terms and details of this agreement are not mentioned, OCT Plus and GAPSK reserves the right to take any action that OCT Plus and GAPSK considers reasonable and fair. If you have any questions about the terms and details of this agreement, please email the OCT Plus and GAPSK at info@gapsk.org. We will update OCT Plus and GAPSK's copyright, privacy policy and terms of use from time to time. The latest updated version is effective from January 1, 2022.