



## Terms and conditions

These terms and conditions are jointly issued by the Centre for Communication and Information Literacy Pte. Ltd. (UEN: 202028248D), and Quantico Communications LLP (UEN: T09LL1485E). The terms and conditions govern your use of the products and services which are owned, provided, or managed by either named entity. Please read and understand these terms and conditions, or contact us first if you require any clarification.

1. General overview
2. Fees
3. Payments
4. Cancellations
5. Expulsion and removal
6. Copyright
7. Third-party solutions
8. Information disclosure
9. Indemnity notice
10. Waiver of liability
11. Force majeure
12. Privacy policy
13. Personal information policy
14. Public reviews
15. Cookies policy
16. Our entities, brands, and labels

### 1. General overview

These terms and conditions form a legal agreement between you and (i) the Centre for Communication and Information Literacy Pte. Ltd. and (ii) Quantico Communications LLP (hereafter jointly referred to as 'the Firms' or 'us' or 'we') which you must agree to when using, pre-enrolling and/or registering for a workshop, course, tutorial, seminar, session, product, or service (hereafter known as 'service' or 'services') made available by us. By using this website, or any of its advertised services, you acknowledge that you have fully read, understood, and agree to comply with these terms and conditions. If you do not agree with any part of these terms and conditions please do not use, or interact or engage with any of our services, including this website. Each term and condition operates separately. The deeming of any term or condition as unfit or unenforceable by a court of law does not affect the remaining terms and conditions, which remain fully enforceable. These terms and conditions may change at any time without notice to you. We update these terms and conditions from time to time so please contact us for any questions or are unsure of what a term or condition means. You are encouraged to check back with these terms and conditions regularly and each time you access this site, and to contact us directly at +(65) 6573 7370 or via email to group[at]qc.sg for any queries, confusion, and/or the need for clarification and understanding of any of part of the terms and conditions.

**What this means:** Your use of this website and any of the services described and offered through this website are governed by the terms and conditions stated here. Do not use any of our services if you do not understand or do not agree to any of these terms and conditions, which may change from time to time without notice to you.

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### 2. Fees

When pre-enrolling, registering or using a service, you agree to pay the fee (correct at the time of publication) corresponding to those particular service(s) for which you intend to use, consume, and/or attend. Unless otherwise expressly stated, all fees are non-refundable once the service commences and for which you have not informed us of your intention to be present or absent, or if you are unable to reliably demonstrate to the satisfaction of The Firms that you have experienced outstanding circumstances that are beyond anyone's control.

**What this means:** Fees are payable for each service and must be paid in a timely manner, in accordance with the date on your invoice. Refunds are generally given, even if a service has started, but you must inform us in advance or prove that there are outstanding circumstances.

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### 3. Payments

Pre-payment is required for all individuals and organisations of latest 7 days prior to the commencement of the service. In the event payment is not made within this period, The Firms reserve the right to remove said individual / organisation from the service pre-enrolment register. Post-payment of 30 days, 60 days, or 90 days after the service concludes, is granted to individuals and organisations on request, and in most cases to organisations that request billing through government billing and invoicing portals. Late-payment charges are levied on invoices not paid in full by the due date. A monthly finance charge of 8.5% on the full unpaid amount shall be levied, in addition to the overdue amount. Indemnification charges may also be added to your invoice, where necessary, to cover our costs, including attorney fees and disbursements. You agree to make full payment for all late charges added to invoices for which you are responsible. We may, at our sole discretion, delay or waive late payment charges where we see fit to do so.

**What this means:** Payment is typically made before services commence, unless you have made special arrangements with us to pay at a later date. Paying after your invoice due date incurs an additional charge of 8.5% per month of the unpaid balance, plus legal and other costs, if any. This late charge may be waived at our discretion.

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### 4. Cancellations

Any cancellations made more than 7 days (including weekends and public holidays) of the date of commencement of the service may be entitled to refunds of 100% of the full fee, minus any processing costs, booking costs, rental costs, venue costs, and/or administrative costs that are borne by us. Any cancellations made less than 7 days (including weekends and public holidays) of the date of commencement of the service may be entitled to refunds of 50% of the full fee, minus any processing costs, booking costs, rental costs, venue costs, and/or administrative costs that are borne by us. Any cancellations made after the service has commenced may not be entitled to refunds. You fully understand and fully agree to the Firms refusing to refund you any portion of the fee, up to 100%, in any event that causes undue and/or unnecessary incurrence of costs to us. You further understand and agree that the Firms reserve the right to refuse you a refund of the fee for any acts of negligence, carelessness or forgetfulness, failure of electronic and/or physical communication, and/or a change of mind on your part, regardless of the number of days before or after your service commences.

**What this means:** Cancel more than 7 days before your course date: 100% refund, minus any costs. Cancel less than 7 days before your course date: 50% refund, minus any costs. Refunds for courses already started are at our discretion; typically we refund you in such cases. No refund if any action on your part incurs us costs or affects us adversely.

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### 5. Expulsion and removal

The Firms, at their sole discretion, may expel any participant(s) from any service without giving any reason or explanation to you. In the event no reason is given for your expulsion, we will refund you the fee paid for the service minus any processing costs. In the event we give a reason for your expulsion, we will make a reasonable attempt to explain why. Under certain circumstances, you may be expelled immediately, during or before the service with no refund, compensation, or reimbursement of any amount, regardless of other terms and conditions. These circumstances include, but are not limited to: (i) use of violence (physical, emotional, verbal or non-verbal) against any participant, employee, owner, partner, associate, or other person(s) within the venue and surrounding physical space; (ii) behaviour that puts individuals, groups, or property (physical or digital) at risk of harm; (iii) damage or destruction of property (physical or digital) belonging to the Firms, other participants, or third-parties; (iv) harassment of any kind, including physical, sexual, emotional, or medical, towards individuals or groups via physical or electronic means; (v) your removal by venue authorities, public authorities, or private security personnel upon discovery of your involvement in a crime of any nature and severity (disclosed or undisclosed) pending investigation, court proceedings, or your being wanted by a public authority; (vi) your admission of committing or intending to commit, abet, or participate in a crime of any nature and severity; (vii) any reason for which the Firms may feel you are unfit to remain at the venue, or present a threat, menace, liability or danger to yourself, other persons, or to property of any kind (electronic and physical). Under any of the above-mentioned, or other valid circumstances, the Firms reserve the right to ask for, request, or direct authorised personnel to assist in your physical or digital removal from our environment. At our sole

discretion, we may proceed to take further action to the extent permitted by law within the Republic of Singapore or the country, state, province, or territory in which the circumstances occur in.

**What this means:** We create and enforce a safe environment for our participants, employees, and visitors. Any person or group deemed to be violating our policies may be expelled with or without reason. A person or group that presents a danger to themselves or others may be expelled or forcibly removed by the authorities without any compensation.

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## 6. Copyright

All content and intellectual property – visual, spoken, editorial, graphic, auditory, and sensory – belonging to the Firms in any format, and on any website, publication, channel, or repository is proprietary and protected under Singapore copyright laws, international laws, and other treaties governing copyright issues and practices. No part of our content and intellectual property may be copied, used, adapted, modified, distributed, sold, or given away without our express written consent. No part of this website nor its contents may be reproduced in part or whole in any way without the prior written consent of the Firms. Participants may not copy or use any material from our slides, presentations, lectures, or notes for internal, external, personal, charitable, or business purposes without our express written consent. Participants may not copy or reuse material from other participants when present physically or electronically within the Firms' venue(s).

**What this means:** Do not copy or reuse our material or content without permission. Likewise, do not copy or reuse any content belonging to other participants while physically or electronically present at our venues. Violating copyright law is a serious and prosecutable offence.

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## 7. Third-party solutions

The Firms, at their sole discretion, may choose and appoint a third-party vendor to provide online, offline and digital solutions, including but not limited to website construction and deployment, hosting, plugins, and payment gateways. You fully understand and fully acknowledge that there are inherent risks to using online and offline solutions. These risks include, but are not limited to, loss of data, loss of funds, theft of any kind, identity theft, financial theft, compromise or breach of your personal or financial data, malware attacks, viruses, trojans, cyber attacks, and destruction of your data. If you choose for your data and payment to be processed by this website, which uses such third-party payment solutions, you agree to fully indemnify and hold free from blame the Firms, their owners, employees, partners, and associates for any and all risks, issues, problems, challenges, losses, thefts, or compromise of personal information and financial assets. You agree also to maintain a reasonable degree of safety and security when using online payment solution(s), or when providing your financial or personal details of any kind to any party, both offline and online.

**What this means:** We use services from third-party vendors to help us run our website. We do perform regular checks on our vendors, but if their services fail for any reason we cannot be held responsible at all for any damage caused to you, your data, your person, or your property. We strongly encourage you to use your own security tools when conducting transactions online through our site.

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## 8. Information disclosure

The Firms work very hard to create a productive and enjoyable environment for our participants and members. Please respect the safety and well-being of everyone present (physically and digitally) in a service. We work with a wide range of people from different backgrounds, including government, private enterprise, social welfare groups, public communities, and individuals. Each and every person deserves to learn in a healthy, safe, and progressive environment. To the extent permissible by law in the Republic of Singapore, you must disclose if you are suffering or have suffered from any mental, emotional, behavioural, medical or physical condition or ailment that may adversely affect any person(s) or property within your area (physical and electronic) of influence. To the extent permissible by law in the Republic of Singapore you must also disclose if you are an undischarged bankrupt, have any criminal records, or have

committed or are intending to commit any crimes, or engage in any behaviour that may present any danger or threat to any person(s) or property within your area (physical and electronic) of influence. Please provide this information in the 'Additional Queries' section of your pre-enrolment form, or send an email to group[at]qc.sg, or call us at +(65) 6573 7370.

**What this means:** As far as the law allows, you must tell us if you have been or are experiencing personal or health issues that may cause you to harm yourself, someone else, or any property. You must also disclose if you have or are planning on committing a crime, or are facing bankruptcy proceedings.

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## 9. Indemnity notice

You fully acknowledge and fully accept that by accessing, interacting, and using any part of our services and products, you are at risk from common and uncommon errors and issues affecting websites, Internet connections, business or personal fortunes, and all other data-related matters. You are using our services and products at your own risk and therefore indemnify and hold free from any and all blame, liability or guilt the Firms, their owners, employees, and associates. Any services and products, including but not limited to teaching, training and learning, websites, content management systems, HTML documents, PDFs, e-reader format documents, physical or printed paper documents, that provide information, advice, or opinions are intended purely as guides. Our services and products contain opinions and speculations that may or may not work as intended or as expected. By using the whole or any part of our services and products you fully accept and fully agree to indemnify and hold free the Firms, their partners, owners, employees, associates, and representatives free from any and all liability and blame. This includes, but is not limited to, financial misfortune or loss, bankruptcy, data corruption and loss, job loss or career setbacks of any kind, personal or professional misfortunes, emotional damage, health problems, mental, physical, psychological, emotional problems or injuries, accidents or death. Do not use our services or products if you disagree or are unsure of any part of the terms and conditions set forth by the Firms. Our services and products are protected by copyright law in the Republic of Singapore. All rights reserved. All names, organisations, entities and brand marks are the property of their respective copyright owners. No liberties of any kind are implied or should be taken with respect to any of the content in these documents. Do not use any part of these documents if you disagree or are unsure of any of the terms and conditions. Please seek complete clarification of these terms and conditions directly and only from the Firms. These terms and conditions may be changed at any time solely by us or our appointed representatives without notice to you. In the event that you are hurt or killed, or suffer physical, emotional, behavioural, sexual, or mental harassment, trauma, misfortune, or are inconvenienced in any way, you or a nominated entity must inform the Firms immediately. Failure to do so within a reasonable time determined by a court of law, may cause you to lose access to rectification, where feasible, from sources including, but not limited to, insurance of the venue, protection from further harm, and timely emergency services. Regardless of any event or occurrence in which you are hurt, injured, killed, or suffer any and all kinds of loss, trauma, emotional, physical, or mental adversities of any kind, you agree to fully indemnify and hold the Firms, its owner(s), partner(s), employee(s), and associates free from any and all blame, unless the problem is a direct and fully-intended and clearly foreseeable act made by a direct owner, partner, or employee of the Firms. In such cases, you are required to follow the law to rectify any situation and shall not say, do, or commit any act that may be deemed illegal or unwarranted or unnecessary within a court of law in the Republic of Singapore.

**What this means:** Our courses, websites, and other services and products are subject to error. Your use of any of these means you agree not to hold us responsible or liable for any damage whatsoever that may be caused to you as a direct or indirect result of using our services and products. If you suffer problems of any kind during your course then you or a trusted entity must inform us as soon as possible. Failure to do so may result in delay or loss of support required to fix your problem. In all cases you agree not to hold the Firms, their owners, or its employees responsible or liable for any damage caused to you, unless that damage was directly and intentionally inflicted by an owner or employee of the Firm, in which case help should be sought from public authorities.

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## 10. Waiver of liability

The information contained in this website is provided on an as-is basis. While reasonable effort has been made to present information ethically, the topicality, accuracy, quality, and completeness of the contents on this website

cannot be guaranteed. The Firms, their owners, employees, and associates cannot be held liable or responsible for any direct or indirect consequence or misfortune whatsoever that may result from using the contents provided on this website. While reasonable effort has been made to maintain the security of this website, the Firms, their owners, employees, and associates will not be held liable or responsible for any direct or indirect consequence or misfortune owing to security lapses that may result in data loss of any kind, electronic viruses and infections of any kind, system crashes of any kind, and/or any other software and hardware malfunctions that may be deleterious in nature.

**What this means:** We make reasonable efforts to ensure the accuracy and security of our website. However, we are not perfect and some times errors in content or security lapses on our website may occur. We cannot be held responsible for such lapses and will not compensate you for any damage that may arise in any form to you.

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### **11. Force majeure**

Under the circumstances of force majeure, the Firms will not be liable or responsible for any delay or failure to perform any of its obligations that are caused by events outside its reasonable control. Such events include but are not limited to any act, event, occurrence, omission, inclusion, and/or accident of any kind beyond the Firms' reasonable control. Such events include, but are not limited to, restrictions of law, regulations, orders, governmental directives, public or private disputes, acts of God, mechanical or other equipment breakdowns, fire, floods, terror attacks, public upheavals, riots, destruction of any kind, power cuts, interruptions or failures of telecommunications or digital transmission hardware or software, Internet failures, weather, commuting issues, or other such events.

**What this means:** Any number of events may happen that are beyond our control. In such cases we may help you rectify problems that arise, but we will not be responsible nor liable to you in any way for any type of problem caused to you.

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### **12. Privacy policy**

The Firms operate several websites and offices. It is our policy to respect your privacy regarding any information we may collect as a result of your interaction with us and consent given to us by you. Your data is handled in accordance with Singapore's Personal Data Protection Act (PDPA). The Firms may update or change its privacy policy in accordance with laws and as it sees fit. We encourage visitors to frequently check this page for any changes. Your continued use of this site after any change in this privacy policy will constitute your acceptance of such change.

**What this means:** Our privacy policy conforms to PDPA requirements plus additional safeguards enacted by us. We may update our privacy policy without informing you. However, such updates will reasonably attempt to comply with Singapore's data laws.

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### **13. Personal information policy**

Certain visitors to our websites choose to interact with us in ways that require us to gather personally-identifying information. The amount and type of information gathered depends on the nature of the interaction. For example, we ask visitors who use our enrolment or contact forms to provide a name, phone number, and email address, in addition to other information necessary for administrative purposes in line with our day-to-day business activities. In each case, we collect such information only insofar as is necessary or appropriate to fulfil the purpose of the visitor's interaction with us. We do not disclose personally-identifying information other than as described below. Visitors have the right to refuse supplying personally-identifying information, with the caveat that it may prevent them from engaging in certain website-related activities. We disclose personally-identifying information only to those of our employees, contractors and affiliated organisations that: (i) need to know that information in order to process it on behalf of the Firms or to provide services available at our websites, and (ii) that have agreed not to disclose it to others. Some of those employees, contractors and affiliated organisations may be located outside of your home country; by using our websites, you consent to the transfer of such information to them. We will not rent or sell personally-identifying information to anyone. Other than to our employees, contractors and affiliated organisations, as described above, we disclose personally-identifying information only in response to a subpoena, court order or other

governmental request, or when the Firms believe in good faith that disclosure is reasonably necessary to protect the property or rights of the Firms, third parties, or the public at large. If you are a registered user of our website or have supplied your email address, we will correspond with you about learning materials (before, during, and after a course, session, or workshop), gather your feedback, and keep you up to date with our services and products. We primarily use our various websites and social media sites to communicate general information, and email for learning content, administration, and personalised correspondence. If you send us a request (for example via a support email or via one of our feedback mechanisms), we reserve the right to publish it in order to help us clarify or respond to your request or to help us support other users. The Firms take reasonable measures to protect against unauthorised access, use, alteration or destruction of personally-identifying information.

**What this means:** We may require your details to interact with you and only share these within our networks for operational or administrative issues. Your personal data will never be sold to someone else. You can opt to not supply your details to us via a form or over the phone any time, although this may result in us not being able to communicate with you to a reasonable degree. You can opt out any time from receiving all correspondence from us by notifying us over the phone or via email to group[@]qc.sg. We will only disclose your information to authorities if we are directed by law to do so, or if we strongly believe disclosure – within the confines of the law – will result in preventing or solving a potential crime.

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#### **14. Public reviews**

Certain users of our services choose to post reviews publicly to third-party review sites including but not limited to Google Reviews and Facebook Reviews. To the extent permissible by law, you retain ownership of all reviews that you post. The Firms may choose to reproduce reviews about us on our websites, applications, and other print and digital documents. Reproduction of the contents itself will be as-is except for reasonable edits including but not limited to spelling and grammar. The graphic and typographic styles of reproduction will be solely at our discretion so as to meet our internal document design guidelines. In all cases, reproduction of reviews are conducted without payment or compensation to you in any form or means whatsoever. You grant the Firms the right to use whole or part of your reviews, together with the name which you submit in connection with your reviews. You can request at any time for your reviews to be removed from our websites and applications. We will attempt to comply with such requests only where it is reasonable and feasible to do so. You also represent and warrant that you are the owner and controller of all the rights to the reviews which you post and that you have the right to post such reviews to third-party sites, and that your reviews are accurate and – as far as permissible by law – do not seek to mislead, misinform, or cause undue distress to the Firms, their owners, employees, associates, or other entities. You further agree that the Firms may choose to respond to your reviews as we see fit, including not providing any replies, and that we have no control over the terms or actions of third-party sites that publish, amend, or remove your reviews.

**What this means:** Our participants post public reviews about us, which we may reproduce on our websites and other documents. We will not pay or compensate you for these reviews. You can ask for your review to be removed from our documents any time. We will always try to comply but at times it may be impossible (for e.g. in print or PDF documents that have already been prepared or distributed). Your review belongs to you, but you should avoid misinformation or untruths. This usually means complying with the terms of the review site, which we have no control over.

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#### **15. Cookies policy**

A cookie is a string of information that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. The Firms use cookies to help us identify how visitors use our websites and access browsing preferences. Visitors who do not wish to have cookies placed on their computers should set their browsers to refuse cookies before using our websites, with the drawback that certain features of our websites may not function properly without the aid of cookies.

**What this means:** Our sites use cookies, bits of code, to identify how site visitors react and respond to our content. Cookies may be cleared in your browser's settings. You can also disable cookies but this may cause some loss of functionality on our sites.

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## **16. Our entities, brands, and labels**

The Firms jointly own and manage the following entities, brands, and labels for which the above-stated terms and conditions apply: (i) Centre for Communication and Information Literacy Pte. Ltd.; (ii) Quantico Communications LLP; (iii) Quantico Copywriting Agency; (iv) Qrowd; (v) Q-One. The dual circles graphic on these entities, brands, and labels is a registered trademark of Quantico Communications LLP. Some entities, brands, and labels not listed here are works in progress until such time as they become available for public use. Notwithstanding reasonable circumstances, such works in progress are also fully covered by these terms and conditions.

**What this means:** We own, operate, and manage more than one entity, brand or label. The terms and conditions here apply to all of these, including the ones that are in development. The dual circle graphic is a registered trademark.

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