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The full Marketing Plan description can be found at the Site and is incorporated into these Terms by reference. By joining this Site as a member you agree to abide and be bound by the terms of the Marketing Plan and these Terms. Your dissatisfaction with marketing plan or this Site does

not terminate your membership. Any and all benefits of membership, including benefits provided through marketing plan, can be lost and all unearned, unredeemed, unused benefits attached to membership can be forever forfeited.

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Online Filarmonica stands behind the quality of its products and services. Any new member who makes an initial payment upon Registration through the Site has thirty (30) days since the date of the payment to request a refund. Payment for services, membership fees, dues, subscriptions, voluntary contributions, are non-refundable after thirty (30) days after the payment was made. If you pay for all or part of an order with a Gift Card, refunds for that order will be applied first to the Gift Card, up to the Gift Card amount used to pay for the order. Any remaining amount will be refunded to your credit card.

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The Site or any portion thereof may be unavailable from time to time for maintenance or other reasons. Online Filarmonica assumes no responsibility or liability for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, any user communication. Online Filarmonica is not responsible for any problem or technical malfunction of any telephone networks, services or lines, computer systems, online systems, servers or providers, computer, mobile phone or other equipment, software, failure of any e-mail due to technical problems or traffic congestion on the Internet or on the Site or combination thereof, including any injury or damage to User's or to any other person's computer, mobile phone or other equipment related to or resulting from Use of the Site. Under no circumstances shall Online Filarmonica be responsible or liable for any loss or damage, including without limitation, personal injury, property injury or death, resulting from or relating to anyone's use of the Site, or the conduct of any User(s) of the Site.

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You shall comply with these Terms and Conditions and with the requirements of all applicable laws, ordinances, regulations, codes and executive orders, and all applicable Online Filarmonica policies, standards and guidelines as published and/or modified from time to time, including but not limited to the Privacy Policy and Rules of Conduct.

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