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  - Single Payment Option If you elect to pay the purchase price in a single payment, the full
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- Exchange and Returns All Rosetta Stone online product purchases may be exchanged or returned for a refund of the purchase price within thirty (30) days from the Purchase Date. The thirty-day money back guarantee is limited to purchases made directly from Rosetta Stone and does not apply to any supplemental purchases, including additional online or mobile access, or additional tutoring sessions. Learn more at: <u>www.rosettastone.com/return</u>.
- Terms of Payment
  - Single Payment Option If you elect to pay the purchase price in a single payment, the full purchase price will be charged to the payment method you select on the Order Page on the Purchase Date.
  - **Easy Payment Plan Option (if available\*)** If you elect to pay via an available Easy Payment plan option, the full payment price will be charged in the applicable number of installments. The first payment (plus any applicable shipping and tax on the total purchase price), will be charged to the payment account you selected on the Order Page on the Purchase Date. Thereafter, your account will be charged each month for the remaining number of payments of the plan you selected, with 0% APR and no interest charged from Rosetta Stone.
    - \* Installment Payment Plan options are made available on select product purchases only and require a valid billing address. Additional restrictions may apply.
    - Acceleration of Payment You understand that Rosetta Stone may accelerate payments by making a demand of immediate payment of all installments payable under this purchase contract if you are in default on the performance of any of your obligations under this purchase contract, including your obligations to make monthly installment payments when

due. If Rosetta Stone does elect to accelerate payments, you understand that you will be obligated to pay the sum of the unpaid portion of the original price of the product on the date purchased.

- Rights After Default In the event that Rosetta Stone accelerates the maturity of the payment obligations as provided above, you agree that Rosetta Stone shall have the right to terminate your access to the online services of your purchase provided through the product, and require you to pay interest from that date calculated upon the amount legally owed by you under this purchase contract at an annual rate of interest which is the highest rate allowed by law.
- **Taxes, Surcharges and Fees** Applicable taxes for the Initial Term will be added to and charged in your initial payment, based on the total value of the applicable subscription term of the plan you purchase.
- Membership Program Option If you elect to purchase access under a Membership Program\*\*, the initial Membership initiation fee, plus the first month's dues and any applicable tax, will be charged to the payment method you select on the Order Page on the Purchase Date. Thereafter, the monthly dues and applicable taxes will be charged to your account each month for as long as you maintain your Membership.
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    - \*\*Membership Program option is made available on select product purchases only and requires a valid billing address and credit card. Monthly dues fees may be subject to an increase after 24 months. Additional restrictions may apply.