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Terms of Payment

- o **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 purchase acceptance page ("Order Page") on the date the order is placed ("Purchase Date").
- 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 Level 1-5 set CD-ROM and Version 4 Download purchases only, and require a valid U.S. billing address.
- 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 any of the online service features 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.
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- Automatic Renewal After your Initial Term, your purchase of a Rosetta Stone Online Product includes enrollment in the Rosetta Stone Online Automatic Renewal Service, allowing you to conveniently maintain your progress and access. By purchasing today, you authorize Rosetta Stone to automatically charge your credit card account upon the expiration of the Initial Term, at the monthly payment amount equal to your 'Initial Monthly Charge' (defined below), plus applicable tax, on a monthly basis without any action by you, until you cancel the renewal service. Your 'Initial Monthly Charge' equals the total purchase price (the prevailing MSRP excluding promotions or discounts) for your Initial Term, divided by the number of months in your Initial Term. You may cancel the automatic renewal feature at any time by contacting Customer Service at http://success.rosettastone.com. Notice of your intention to cancel renewals must be received by the 15th of the month to go into effect for the following month. Autorenewals are not eligible for additional promotions or discounts.
- Exchange and Returns All Rosetta Stone Personal Edition and Homeschool Edition product purchases may be exchanged or returned for a refund of the purchase price within thirty (30) days from the date of purchase. 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, additional tutoring sessions, or subscription renewals. Learn more at: http://www.rosettastone.com/global/return.

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- 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.

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- o **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.

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