



## **The Savvy Shop Shipping & Refund Policy**

Shipping occurs within 3-5 business days of order date for all in stock merchandise (approximately 10-15 business days for out of stock merchandise). Refunds are granted within 10 business days of order date for in stock merchandise and 20 business days of order date for out of stock merchandise. There are **NO REFUNDS** on digital products (ex. e-guides, pdfs, kits, checklists, templates, etc). Additionally, some products have longer shipping times. Refer to the product listing on the site to review specific shipping times outside of this policy.

## **Privacy Notice**

This privacy notice discloses the privacy practices for ([www.centssavvy.com](http://www.centssavvy.com)). This privacy notice applies solely to information collected by this website.

### **Information Collection, Use, and Sharing**

We are the sole owners of the information collected on this site. We only have access to/collect information that you voluntarily give us via email or other direct contact from you. We will not sell or rent this information to anyone. We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request, e.g. to ship an order. Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to this privacy policy.

### **Your Access to and Control Over Information**

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone number given on our website:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

### **Security**

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline. Wherever we collect sensitive information (such as credit card data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a lock icon in the address bar and looking for "https" at the beginning of the address of the Web page. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

**If you feel that we are not abiding by this privacy policy, you should contact us immediately via email ([contact@centssavvy.com](mailto:contact@centssavvy.com)).**