Terms and Conditions

Last Updated 2/1/2026

Opal Counseling Center, LLC, is committed to protecting your privacy and ensuring you have a positive experience on our website and in using our products and services (collectively, "Products"). This policy covers https://opalcounselingcenter.com, mobile applications, and desktop clients and is applicable worldwide.

This policy outlines our handling practices and how we collect and use the Personal Data you provide during your online and offline interactions with us. As used in this Privacy Policy," Personal Data "means any information that can be used to individually identify a person, and may include, but is not limited to, name, email address, postal or other physical address, credit or debit card number, title, and other personally identifiable information.

If you reside in the European Union ("EU"), United Kingdom, Lichtenstein, Norway, Iceland or Switzerland, you may have additional rights with respect to your Personal Data, as further outlined below. These rights may include rights under the EU's General Data Protection Regulation ("GDPR"), if you are a resident of the EU, United Kingdom, Lichtenstein, Norway or Iceland.

Opal Counseling Center, LLC will be the controller of your Personal Data that is provided, collected and/or processed pursuant to this Privacy Policy, except where otherwise expressly stated below. If you have any questions about whether any of foregoing applies to you, please contact us using the information set forth in the "Contact Us" section below.

This policy may be updated from time to time for reasons such as operational practices or regulatory changes, so we recommend that you review our Privacy Policy when returning to our website.

Collection of your Personal Data

We collect the following categories of Personal Data about you when you use or otherwise interact with our Products:

Name

Title

Email address

Home/work/mobile telephone number

Postal or other physical addresses

Credit/debit card information

IP addresses and other information collected passively, as further detailed in the "Passive Collection" section below

Device identifiers, as further described in the "Mobile Application" section below

We collect and/or process your Personal Data in connection with the below activities related to our Products:

Account registration

Use of certain Product features

Generating reports based on information collected from use of our Products

Requesting service and support for our Products and providing such support

Placing transactions or orders

Registering to attend a seminar or webinar

Participating in an online survey

Billing and collecting payments for our Products

Participating in discussion groups or forums

Registering for newsletter subscriptions

Customizing the advertising and content you see

Processing of your Personal Data

We will use your Personal Data only in accordance with our Privacy Policy. If you do not wish us to continue using your Personal Data in this manner, you can request that your account be deactivated by contacting us as via email info@opalcounselingcenter.com

We will only process your Personal Data if we have a lawful basis for doing so. Lawful bases for processing include consent, contractual necessity (i.e. processing that is necessary for the performance of a contract with you, such as your terms of agreement with us that allows us to provide you with the Products) and our "legitimate interests" or the legitimate interest of others (e.g. our users) such as:

Personalizing, improving or operating our Products and business

Better understanding your needs and interests

Fulfilling requests, you make related to the Products

Providing you with information and offers from us or third parties

Complying with our legal obligations, resolving disputes with users, enforcing our agreements

Protecting, investigating and deterring against fraudulent, harmful, unauthorized or illegal activity

We process Personal Data for purposes such as:

To process your orders and deliver the Products that you have ordered

To provide reports based on information collected from use of our Products

To keep you up to date on the latest Product announcements, updates, upgrades, system enhancements, special offers, and other information

To provide support and assistance for our Products

To provide the ability to create personal profile areas and view protected content

To provide the ability to contact you and provide you with shipping and billing information

To provide customer feedback and support

To provide and administer contests or other marketing or promotional activities.

To the extent you choose to participate, to conduct questionnaires and surveys to provide better products and services to our customers and end users

To personalize marketing communications and website content based on your preferences, such as in response to your request for specific information on products and services that may be of interest

To contact individuals that you refer to us and identify you as the source of the referral, in accordance with the "Referral" section below

To meet contract or legal obligations

Referrals

If you choose to refer a friend to our products, you represent that you have their consent to provide us with your friend's name and email address. We will automatically send your friend a one-time email inviting him or her to visit the website. Unless we are authorized by your friend, we will only use your friend's name and email address for the purpose of sending this one-time email.

Choice

You can choose whether to provide Personal Data to Opal Counseling Center, LLC but note that you may be unable to access certain options, offers, and services if they require Personal Data that you have not provided. You can sign up, and therefore consent, to receive email or newsletter communications from us. If you would like to discontinue receiving these communications, you can update your preferences by using the "Unsubscribe" link found in such emails or by contacting us as via email info@opalcounselingcenter.com

Data Subject Rights

You have certain rights with respect to your Personal Data as set forth below. Please note that in some circumstances, we may not be able to fully comply with your requests, or we may ask you to provide us with additional information in connection with your request, which may be Personal Data, for example, if we need to verify your identity or the nature of your request. In such situations, however, we will still respond letting you know of our decision.

To make any of the following requests, contact us as via email info@opalcounselingcenter.com

Access: You can request more information about the Personal Data we hold about you. You can also request a copy of the Personal Data.

Rectification: If you believe that any Personal Data, we are holding about you is incorrect or incomplete, you can request that we correct or supplement such data. You can also correct some of this information directly by logging into your membership account. Please contact us as soon as possible upon noticing any such inaccuracy or incompleteness.

Objection: You can contact us to let us know that you object to the collection or use of your Personal Data for certain purposes.

Erasure: You can request that we erase some or all your Personal Data from our systems.

Restriction of Processing: You can ask us to restrict further processing of your Personal Data.

Portability: You have the right to ask for a copy of your Personal Data in a machine-readable format. You can also request that we transmit the data to another entity where technically feasible.

Withdrawal of Consent: If we are processing your Personal Data based on your consent (as indicated at the time of collection of such data), you have the right to withdraw your consent at any time. Please note, however, that if you exercise this right, you may have to then provide express consent on a case-by-case basis for the use or disclosure of certain of your Personal Data, if such use or disclosure is necessary to enable you to utilize some or all our Products.

Right to File Complaint: You have the right to lodge a complaint about Opal Counseling Center, LLC practices with respect to your Personal Data with the supervisory authority of your country or EU Member State.

Data Retention

How long we retain your Personal Data depends on the type of data and the purpose for which we process the data.

Passive Collection

Opal Counseling Center, LLC automatically collects some information about you when you use our Products, using methods such as cookies and tracking technologies (further described below). Information automatically collected includes Internet protocol (IP) addresses, browser type, Internet service provider (ISP), referring/exit pages, the files viewed on our site (e.g., HTML pages, graphics, etc.), operating system, date/time stamp, and/or clickstream data to analyze trends in the aggregate and administer the website and/or Products.

In addition, when you use some of our Products, network information is transmitted back to us such as Product usage information. This information is transmitted back to us so we can determine how users are interacting with our Products, to assist us with improving our Products, and to correct any problems that may occur.

Cookies and Tracking Technologies

Opal Counseling Center, LLC and our partners use cookies or similar technologies to analyze trends, administer the website, track users' movements around the website, and gather information about our user base. Users can control the use of cookies at the individual browser level. For more information regarding cookies or similar technologies, please review our cookie policy.

Mobile Application

When you download and use our Products, we automatically collect information on the type of device you use, operating system version, and the device identifier (or" UDID"). We send you push notifications from time to time to update you about any events or promotions that we may be running. If you no longer wish to receive these types of communications, you can turn them off at the device level. To ensure you receive proper

notifications, we will need to collect certain information about your devices such as operating system and user identification information.

Geolocation

We collect information about where you are located. If you do not wish to allow us to share your information in this manner, please opt-out by contacting us at info@opalcounselingcenter.com

Sharing your Personal Data

We do not sell or rent your Personal Data to third parties for marketing purposes.

We share Personal Data within Opal Counseling Center, LLC for purposes of data processing or storage on third-party platforms.

We also share Personal Data with business partners, service vendors and/or authorized third-party agents or contractors to provide requested Products or transactions, including processing orders, processing credit card transactions, hosting websites, hosting event and seminar registration and providing customer support. Product or transaction providing customer support.

In some cases, we may choose to buy or sell assets. In these types of transactions, user information is typically one of the transferred business assets. Moreover, if we, or substantially all our assets, were acquired, or if we went out of business or enter bankruptcy, user information would be one of the assets that is transferred or acquired by a third party. You acknowledge that such transfers may occur and that any acquirer of our assets may continue to use your Personal Data as set forth in this policy. As required by law, we may respond to subpoenas, court orders, or similar legal process by disclosing your Personal Data and other related information, if necessary. We also may use Personal Data and other related information to establish or exercise our legal rights or defend against legal claims.

We collect and possibly share Personal Data and any other additional information available to us to investigate, prevent, or act regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of Opal Counseling Center, LLC terms of service, or as otherwise required by law.

While navigating Opal Counseling Center, LLC website or Products, you may be directed to content or functionality that is hosted by a third-party. When information is collected on behalf of exclusively, Opal Counseling Center, LLC Privacy Policy, will be referenced and will govern how your information is used. For other, non-Opal Counseling Center, LLC sites or services, the site/service owner's privacy policy will be referenced. You should review such third party's privacy and security policies prior to use.

Security of your Personal Data

Opal Counseling Center, LLC is committed to protecting the Personal Data you share with us. We utilize a combination of industry-standard security technologies, procedures, and organizational measures to help protect your Personal Data from unauthorized access, use or disclosure. When we transfer credit card information over the Internet, we protect it using Secure Sockets Layer (SSL) encryption technology.

We recommend you take every precaution in protecting your Personal Data when you are on the Internet. For example, change your passwords often, use a combination of letters and numbers when creating passwords, and make sure you use a secure browser. If you have any questions about the security of your Personal Data, you can contact us.

Linked websites and third-party services

Our websites and services may provide links to other third-party websites and services which are outside our control and not covered by this policy. We encourage you to review the privacy policies posted on these (and all) sites you visit or services you use.

Transfer and Storage of Personal Data

Our Products are hosted and operated in the United States ("U.S.") through Opal Counseling Center, LLC and its service providers. We may transfer your Personal Data to the U.S. or to third parties acting on our behalf for the purposes of processing or storage. By using any of our Products or providing any Personal Data for any of the purposes stated above, you consent to the transfer and storage of your Personal Data, whether provided by you or obtained through a third party, to the U.S. as set forth herein, including the hosting of such Personal Data on U.S. servers.

If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, please contact

Contact us

To address your individual rights or if you have any privacy-related questions or comments related to this privacy policy, please send an email to us at info@opalcounselingcenter.com. You can also contact us by writing to the contact information listed in the Owners and Collectors of Information Section.

Outside Sites (Their Privacy Policies May Be Different)

The Site contains links to other websites, like our sponsor's websites or links to booksellers, that may offer products or services that our customers might find useful. These sites may request information from you. In such instances, the collection and use of your personal information will be governed by the privacy policy applicable to that site. We do not control the privacy policies, contents or links that appear on these sites. We encourage you to review the privacy policies of any third-party sites or services before providing any of them with your personal information.

How and Why, We Collect Information

We collect your information to record and support your participation in the activities you select. If you wish to be removed from any postal, email, phone, or other lists, please let us know by emailing us at info@opalcounselingcenter.com. You can also write to us with the contact information above. Please provide us with your exact name, email address, mailing address, and phone. We will be sure your name is removed from the appropriate list immediately. When you use our Sites, we or our authorized technology services provider may also collect certain technical and routing information from you to facilitate your use of the Site and its services. We use this information to administer the Site and to understand and measure traffic patterns on the Site so that we know which areas of our sites are favorites of our users, which areas need improvement, and what technologies are being used so that we may continually improve our sites. This information is collected in aggregate form, without identifying you or any user individually. We may use this aggregate, non-identifying statistical data for statistical analysis, marketing, or similar promotional purposes. This data is often tracked by us or our technology services provider by using "cookies" during your visit. A cookie is small amount of data that is transferred to your browser by a web server and can only be read by the server that gave it to you. It functions as your identification card and enables us to record your passwords, purchases, and preferences. It cannot be executed as code or deliver viruses. Most browsers are initially set to accept cookies. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it. (For some web pages that require an authorization, cookies are not optional. Users who choose not to accept cookies will probably not be able to access those pages.

Exceptions to Privacy Policy

While we are committed to keeping your information secure and private, we have the following exceptions to our privacy policy: We will release specific information about you or your account to comply with any valid legal inquiry or process such as a search warrant, subpoena, statute or court order. We will also release specific information in special cases, such as if there is an attempted breach of the security of the Sites, or a physical or property threat to you or others. We may also transfer user information, including personally identifiable information, in connection with a corporate merger, consolidation, the sale of related assets or corporate division or other fundamental corporate change. Further, the information you enter when making a purchase or an online donation will be shared with payment processors, financial gateways, and your credit card company to authorize credit card payments. Such information may also be shared with necessary third parties solely for

the purpose or carrying out the transactions. Please note that if you give out personal information online through a discussion board or posting site, that information can be collected and used by third parties. Although we strive to protect our users' privacy, we cannot guarantee the security of information you post in these forums. You disclose such information at your own risk.

Miscellaneous

These terms will be governed by and construed in accordance with the laws of the State of Florida, without regard to any principles of conflicts of law. You agree that any action at law or in equity that arises out of or relates to these terms will be subject to mediation in the State of Florida. If any of these terms of use are found unlawful, void, or for any reason unenforceable, then that provision will be considered severable from the remaining terms of use and will not affect the validity and enforceability of the remaining provisions. These terms may be modified only by our posting of changes to these terms of use on our Sites.

Refunds & Chargeback Policy

Opal Counseling Center, LLC does not permit any refunds or chargebacks for any reason once the coaching program has commenced and invoices have been paid which confirms acceptance of our terms. Please contact info@opalcounselingcenter.com with any customer service-related questions.

If you have any questions regarding this policy, or your dealings with our website, please contact us here: info@opalcounselingcenter.com

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