

TERMS OF USE

1. General

These Terms of Use ("Agreement") governs the use of the services ("Service") that are made available by pujajournal.com ("Website", "we" or "us"). These Terms of Use represent the whole agreement and understanding between pujajournal.com and the individual or entity who visits, uses, and registers to our service ("Members", "Guests" or "you").

PLEASE READ THIS AGREEMENT CAREFULLY. By signing up, your information and by your use of the Journal, you agree to comply with all of the terms of use set out in this Agreement. Pujajournal.com may terminate your account at any time, with or without notice, for conduct that is in breach of this Agreement, for conduct that pujajournal.com believes is harmful to its business, or for conduct where the use of the Service is harmful to any other party.

Pujajournal.com may, in its sole discretion, change or modify this Agreement at any time, with or without notice. Such changes or modifications shall be made effective for all Members upon posting of the modified Agreement to this web address (URL): www.pujajournal.com

You are responsible to read this document from time to time to ensure that your use of the Service remains in compliance with this Agreement.

2. Usage and Services

Pujajournal.com offers member registration, event reservation, profile management, article contribution, resources and directory services on its members. Pujajournal.com invites guests to sign up for to become a member. However, if the visitor is not willing to sign up at any time, the website will still grant them limited access to read on articles and resources as a guest. Services are provided online for communication and research for its members .

Pujajournal.com reserves the right to modify, change, or discontinue any aspect of the Services at any time.

Details regarding your account can be found in your account control panel (<http://pujajournal.com/Account/Login>)

3. Website Content

All web page errors (such as 403 errors or 404 errors) will direct traffic to a default pujajournal.com error page. This error page informs visitors that the web page they are looking for cannot be found, and may include, but without limitation to, the following:

- Links to additional products and services offered by pujajournal.com.
- An internet search engine interface.

At its sole discretion, pujajournal.com may or may not place advertisements or other commercial content on the homepage, members articles section or anywhere it deems fit.

4. Contact Us and Email

Pujajournal.com's contact us page provides Members with the capability to send their feedback and inquiries through a form that is connected to the PUJA email server. Pujajournal.com retains the right to screen, review and manage feedback and maintain balanced volume of messages transmitted or received by you in order to maintain the quality of our email services to other Members and to protect our computer system.

As an owner and operator of the website and other resources utilized to provide services, pujajournal.com has the legal right to block electronic communications from other harmful entities on the Internet.

Pujajournal.com relies on the support of its members to help offset the cost of the Services offered. You acknowledge that as part of the pujajournal.com Service, email newsletters may be sent to members for the upcoming events and other updates.

5. Website Limits

What "Unlimited" means: Pujajournal.com does not set an arbitrary limit on the amount of resources an account can use.

What "Unlimited" DOES NOT mean: The member accounts are not intended to support greater online storage to store backups, archiving of electronic files or emails, documents, log files, etc. or to be used as a media file streaming / sharing hub.

Reselling any of the Service's resources is strictly prohibited. Any member found to be reselling resources or confidential information will immediately be suspended, with or without notice.

Pujajournal.com's "Unlimited" services are provisioned in a shared hosting environment. Any member account or harmful online activity found to be adversely affecting the performance of other Members accounts by excessively using network bandwidth, server storage, memory or CPU resources, will be flagged by pujajournal.com administrators and anti-abuse team.

Members who have been flagged for website abuse will be investigated by the PUJA administration. The PUJA administration reserves the right to disclose or not disclose the result of the investigation to flagged members. Serious offenses will result in the account suspension or termination, with or without notice.

6. Domain Name Terms

You as a member acknowledge and agree that it is prohibited to own and purchase the domain name registration for personal reasons. The domain is owned and managed by the PUJA Administration and its services for its members and we are authorized to deny any such transfer requests.

7. Fees and Payments

Pujajournal.com provides an online payment option to charge for membership fees, CPD Talks registration fees and merchandise payments. Your payment information will not be stored on the pujajournal.com database due to limited storage allowance and we prioritise to protect your privacy. You will be asked to input your payment information on every single transaction you will make on the website.

A service fee will be charged alongside your membership fee when you sign up for the first time. The site accepts major credit cards. All credit and debit cardholders are subject to validation checks and authorisation by the card issuer. If the issuer of your payment card refuses to authorise payment to us, the PUJA management will not be liable for any delay or non-delivery.

8. Member Responsibility

When you register as a member on pujajournal.com, you will be asked to input your Name, Email, preferred Password, Date of Birth, Membership Number and Identification Card. The Member email address will serve as the sign in ID and Password and will serve as means through which you access the members dashboard and its services. You acknowledge and agree that it is your responsibility to safeguard the Email ID and Password you selected from any unauthorized use. IN NO EVENT WILL PUJAJOURNAL.COM BE LIABLE FOR THE UNAUTHORIZED USE OR MISUSE OF YOUR EMAIL ID OR PASSWORD.

Members are responsible for maintaining accurate account information at all times, including payment and contact information. This information can be updated in your account control panel.

9. Prohibited Conduct

- Pujajournal.com does not allow the use of unsolicited commercial email ("Spam") to promote fraudulent products or events. Any Member engaging in the sending of Spam and using the domain pujajournal.com for promoting fraudulent information on other online platforms will be considered in breach of this Agreement and will be flagged and investigated by the PUJA Management.
- Your use of the Service must be in compliance with Brunei laws, and the laws of your country at all times.
- You are responsible for ensuring that your use of the Service does not consume excessive system or network resources that disrupts the normal use of the Service through, but not limited to, spawning multiple processes, or consuming excessive amounts of memory, CPU or bandwidth capacity.
- All article contribution will be subject to approval by the PUJA management before posting. Please insure that all articles sound professional and does not contain any of the following prohibited content:
 - i. Content that contains or contains links to: nudity, pornography, adult content, materials with sex or foul language.
 - ii. Content that condones, promotes, contains, or links to warez, cracks, hacks, their associated utilities, or other piracy related information, whether for educational purposes or not.
 - iii. Content that has been promoted through the sending of Spam or mail fraud schemes, or pages that promote or condone the sending of Spam.
 - iv. Content that is grossly offensive to the community, including blatant expressions for bigotry, prejudice, racism, hatred or excessive profanity, or to post any obscene, filthy, excessively violent, harassing, or otherwise objectionable material.
 - v. Content or otherwise that exploits children under 18 years of age.
 - vi. Content that sells or promotes any products or services that are unlawful in Brunei at which the content is posted or received.
 - vii. Content that infringes or violates any copyright, patent, trademark, service mark, trade name, trade secret, or other intellectual property right of any third party.
 - viii. Content that promotes mail fraud, schemes or other illegal or fraudulent activities.

- ix. Content that posts or discloses any personally identifying information or private information about any third parties without their express consent.
- x. Reverse engineering, reverse compiling or otherwise deriving the underlying source code or structure or sequence of any pujajournal.com service, solution or technology.

10. Privacy

- The Pujajournal.com Privacy Policy sets out our obligations with respect to the safeguarding, collection and use of Members' personal information. The pujajournal.com Privacy Policy is subject to modification from time to time, and such changes are effective upon posting of the modified policy to this URL: www.pujajournal.com
- Email newsletters will only be sent directly by pujajournal.com. Subscriber information will not be disclosed or sold to any third parties. You may also be contacted by pujajournal.com management for any experience and service feedback.

11. Reservation of Rights

- Pujajournal.com reserves the right and sole discretion to:
 - i. Review any account for excessive space or bandwidth utilization and to suspend service to those accounts that have exceeded allowed levels.
 - ii. Review and investigate any account for non-payment of fees, for providing fraudulent account information or fraudulent payment information.
 - iii. Terminate any account if the contents of its website results in, or are the subject of, legal action or threatened legal action against pujajournal.com or any of its council and members, without consideration for whether such legal action or threatened legal action is eventually determined to be with or without merit.
 - iv. Review, investigate or terminate any account for unsolicited, commercial e-mailing (i.e., Spam), illegal access to other computers or networks (i.e., hacking), distribution of Internet viruses or similar destructive activities, activities whether lawful or unlawful that pujajournal.com or the PUJA Administration determines to be harmful to other members, website operations or reputation, or for any breach of this agreement.
 - v. Manage, suspend and activate events, products and services at any time for any duration of time when necessary, without penalty or liability to ourselves.

You agree that there will be scheduled maintenance for our website, equipment or facilities to work properly.

12. Limitation of Liability

Pujajournal.com, its council and the PUJA administration shall in no way be liable to you or anyone else for any loss or injury resulting from the use of the Service of the website.

In no event shall pujajournal.com be held liable for any damages or economic loss, whatsoever, as a result of notifying any official of potentially illegal content on your, or for providing copies of our data files to the authorities.

13. Indemnification

You agree to indemnify and hold Pujajournal.com, its council and the PUJA administration harmless from and against any and all losses, damages, liabilities, claims, judgments, settlements, fines, costs and expenses (including reasonable related expenses, legal fees, costs of investigation) arising out of or relating to your breach of this Agreement or use by you.

14. Force Majeure

Pujajournal.com will not be liable for any delay, interruption or failure in the provisioning of services if caused by acts of God, declared or undeclared war, fire, flood, storm, slide, earthquake, power failure, the inability to obtain equipment, supplies or other facilities that are not caused by a failure to pay, labor disputes, or other similar events beyond our control that may prevent or delay service provisioning.

15. Unenforceable Provisions

If any part of this Agreement is found to be invalid or unenforceable under applicable law, such part will be ineffective to the extent of such invalid or unenforceable part only, without affecting the remaining parts of this Agreement in any way.

16. Governing Law

The rights and obligations of the parties pursuant to this Agreement are governed by, and shall be construed in accordance with the laws of Brunei Darussalam.

17. Age of Majority

Persons of not less than eighteen (18) years of age, and who satisfy the particular qualifications, as set out below, shall be eligible for membership. By submitting your account application, you confirm that your submitted date of birth matches the information on your other personal documents like your Identification Card (IC) or Passport.

18. Entire Agreement

This Agreement, as may be updated from time to time and posted at www.pujajournal.com, represents the complete agreement and understanding between us with respect to the Service and supersedes any other written or oral agreement.