



Retail Doctor Group's Terms & Conditions of Service - RDG Retail Academy

These terms and conditions of service represent a binding Agreement between you, our customer, and RDG Insights Pty Ltd trading as Retail Doctor Group (ABN 73 151 621 984), which applies to the use of our Services.

The Agreement consists of the following documents:

- **Terms & Conditions** that apply to the licence agreement and accessibility of the content within the RDG Retail Academy.
- **Privacy Policy** which explains our privacy practices, how we collect, use, handle, share and process your Personal Information.

1 APPLICATION OF THIS AGREEMENT AND RELATIONSHIP OF THE PARTIES

- 1.1 Definitions applicable in this Agreement are set out in Schedule 1.
- 1.2 This Agreement commences on receipt of payment and establishes the contractual terms that govern, the provision of the Subscription and related products and services, and the Services by RDG to the Customer during the Term.
- 1.3 Subject to earlier termination for default under clause 10 or by the mutual agreement of the parties, this Agreement will endure for a term of 12 months.
- 1.4 On completion of the term the agreement shall renew for a further 12 months, Should the customer wish to cancel the Customer shall give a 30 days' notice to RDG prior to the expiration of the Term.
- 1.5 The agreement shall renew on each completion of the term, unless there is a material breach of this Agreement by either party which cannot be rectified, upon the expiration of the Initial Term the Subscription will continue on the same terms set out in this Agreement for the Renewed Term.
- 1.6 Following the Renewed Term, the Subscription will continue on the same terms for a further term until it is terminated by either party at convenience on a 30 days' written notice.
- 1.7 This Agreement constitutes the whole agreement between the parties and supersedes all correspondence and discussions, upon which neither party shall rely.
- 1.8 The parties are independent of each other and except as expressly permitted in this Agreement, the parties must not represent to any third party that the parties are principal and agent, employer and employee, partners or otherwise that one party is entitled to incur any liability on behalf of the other party.

- 1.9 A party must not incur any debt or other liability on behalf of another party and must not attempt to purport to do so.

2 SUBSCRIPTION AND SERVICES

- 2.1 During the Subscription Term, RDG will provide access to the Customer to use the content as ordered by the Customer.
- 2.2 RDG can modify and change features and functionality of the Subscription in its own discretion from time to time, including by adding or deleting features and functions, in an effort to improve functionality and user experience. RDG will notify the Customer of any such modifications and changes promptly.
- 2.3 Nothing in this Agreement shall affect RDG's right to exercise its own judgement and utilise its creative skills as it considers most appropriate in order to develop the Module in accordance with the Module Specification and any variations.
- 2.4 RDG will cease providing access to the Customer to the content and the Customer will have no further access to the Subscription and any data and information associated such things upon the expiration of the Subscription Term.

3 ACCOUNT, HOSTING AND SERVICE SUPPORT

- 3.1 The Retail Skills content will be hosted on RDG's web hosting service.
- 3.2 RDG will provide a dedicated Customer service support which can be accessed through a telephone number designated by RDG during business hours.
- 3.3 The Customer shall register an Account and use its login details and password to access and manage the Account and the Subscription or be provided with one by RDG.
- 3.4 In order to create an Account, the Customer needs to provide the following information:
 - (a) Customer's details, including the full entity name, ABN, email, business address and contact details.
 - (b) Email, full name, position and contact details of the Admin User.
 - (c) Any other information which may be required.
- 3.5 The Customer warrants and represents that any information submitted or used on its Account is true, accurate, reliable, complete and current. Creating a fake Account or submitting inaccurate, incomplete or fabricated information is a material breach of this Agreement.
- 3.6 The Customer agrees, warrants and acknowledges that only an authorised representative of the Customer will be allowed to be the Admin User.
- 3.7 The Admin User:

- (a) will have the responsibility for administering and managing the Account on behalf of the Customer.
 - (b) may invite other Users, who must be employees or representatives of the Customer, to use the subscription.
- 3.8 Any activity, action, act or omission by the Admin User or any User are deemed to be authorised by the Customer.
- 3.9 The Customer is responsible and liable to RDG for any activity, action, act or omission of the Admin User and any User.
- 3.10 The Customer warrants and acknowledges that it:
- (a) has authorised the creation of its Account and any activity of the Admin User, any User or any other person on the Account.
 - (b) has authorised access to and use of the Subscription by the Admin User and any User; and
 - (c) bears full liability and responsibility for any activity on its Account.
- 3.11 RDG will have access to the Customer's Account and will store the details of and information relating to the Customer's Account.
- 3.12 When the Customer creates an Account, it shall be the Customer's obligation to maintain the security of all devices from which it accesses its Account and confidentiality of the login information.
- 3.13 The Customer is liable for all activities on its Account. If the Customer suspects any unauthorised access or activities on its Account, it must immediately review the security of devices and the Account and inform RDG about such unauthorised access to the Customer's Account.

4 FEES AND PAYMENT

- 4.1 The Subscription Fee is payable as set out in Schedule 2.
- 4.2 RDG may vary the Subscription Fee by giving the Customer no less than 30 days' notice prior to the expiration of the Initial Term, and any further term before charging the Customer the varied Fees, such varied Fees to apply only from the start of the Renewed Term or any further term.
- 4.3 If the Customer fails to make payment of any monies owing to RDG under this Agreement as they fall due, RDG may at its option:
- (a) suspend access to the Retail Skills content, and use of the Account and the Subscription by the Customer.
- until all monies owing to RDG are paid. The rights or the exercise of rights under this clause does not prevent the exercise by RDG of the right of termination under

clause 10, and any other rights or remedies under this Agreement, at law or in equity.

- 4.4 All payments by the Customer to RDG under this Agreement will be made without any offsets or deductions of any kind unless such offsets or deductions have been agreed to or authorised by RDG.

5 USE OF SUBSCRIPTION AND CUSTOMER'S OBLIGATIONS

5.1 The Customer represents, acknowledges and warrants to RDG that:

- (a) it has read and accepted this Agreement.
- (b) it has full power and legal capacity to enter into this Agreement.
- (c) a representative who entered into this Agreement for and on behalf of the Customer has a full authority to enter into the Agreement and bind the Customer by these terms and conditions.
- (d) a representative who provides any documentation and instructions to RDG referred to in this Agreement has a full authority to provide such documentation and instructions on behalf of the Customer.
- (e) it will not make any permanent or enduring copy of the Module, its content or its computer code, or reverse engineer or compile the Module or the Software.
- (f) it will use the the Subscription in a lawful manner and will follow applicable rules and laws (including privacy laws) when accessing and using the Retail Skills content and the Subscription.
- (g) it will not disparage or permit disparagement of RDG, the Retail Skills Content and Services either through or by its staff, contractors, agents or representatives, if any.
- (h) it will not mislead any person or make any misrepresentation (whether deliberate or otherwise) concerning the Retail Skills Content, RDG or any other matter of relevance to this Agreement.
- (i) it will notify RDG immediately in writing if it becomes aware of any Claim, dispute or allegation in respect of the Retail Skills Content.
- (j) all terms, conditions and warranties other than those expressly contained in this Agreement are excluded.

5.2 In addition to the promises and acknowledgements stated above, the Customer agrees:

- (a) to use the Retail Skills Content and Subscription at its own risk.
- (b) to keep its Account password and credentials secret.

- (c) not to share an Account with any third party.
 - (d) not to transfer any part of its Account or give access to it to any third party which is not engaged by the Customer.
 - (e) that it is responsible for anything that happens through its Account unless it closes it or reports misuse.
 - (f) to keep all Account information up to date.
 - (g) to permit RDG to include its logo for marketing purposes; and
 - (h) that RDG may send you notices and messages through the Account, email and contact information.
- 5.3 The Customer agrees to indemnify and keep indemnified RDG against any loss or damage caused by the Customer's breach of warranties contained in this clause.

6 PRIVACY

- 6.1 RDG may collect, store, handle, process and use personal information and Data in accordance with our Privacy Policy and that the Customer made our Privacy Policy available to the Admin User, any user and Customer's representatives whose personal information may be collected by RDG.
- 6.2 Collection, storage, use and handling of personal information provided by the Customer to RDG while creating the Account is subject to the Privacy Policy.
- 6.3 The Customer must comply with the *Privacy Act 1998* (Cth) as amended from time to time and with any directions concerning privacy of any persons whose personal information may be provided to or received from RDG or through the use of the Module. For the avoidance of doubt, the Customer must comply with the *Privacy Act* whether or not the *Privacy Act* actually applies to the Customer.

7 INTELLECTUAL PROPERTY AND ADVERTISING

- 7.1 The parties agree and acknowledge that:
- (a) all proprietary rights and Intellectual Property rights in the Retail Skills Content and the Software belong to and remain with RDG.
- 7.2 The Customer agrees that its rights rest in contract only and nothing in this Agreement confers any contractual or proprietary right upon the Customer to use or otherwise deal with or dispose of any Intellectual Property of RDG and that all goodwill relating to use of such Intellectual Property shall accrue to RDG.
- 7.3 RDG grants a non-exclusive licence to the Customer, with no right to sub-license, for the duration of the Term to, and subject to the Customer complying with the terms of this Agreement:
- (a) use and access the Retail Skills content and the Subscription.

- (b) apply trademarks and names of RDG with reference to the Retail Skills Content as necessary; and
 - (c) conduct promotional activities using trademarks and names of RDG as necessary.
- 7.4 The licence granted under 7.3 can be varied by RDG at any time and is withdrawn upon termination or expiration of this Agreement.
- 7.5 RDG may from time to time in its discretion, at no cost to the Customer provide the Customer with information and instructions relating to the use of and access to the subscription.
- 7.6 Without limitation to the generality of the provisions of this clause, the Customer will ensure that no communication, advertising, marketing or promotional activity with respect of or in relation to the Retail Skills Content and any features and functionality of the Module contain any representation, statement or implication which:
- (a) is defamatory.
 - (b) is false, misleading or deceptive.
 - (c) contains a misrepresentation of any kind.
 - (d) involves an unauthorised disclosure of Confidential Information of RDG or any person.
 - (e) infringes any law with respect to privacy.
 - (f) involves a contempt of court, breach of any court order or other legal obligation.
 - (g) involves an infringement of the Intellectual Property rights of RDG or any other any person; or
 - (h) does not fairly and accurately represent the specifications, use, capacity or features of the Module.

8 CONFIDENTIALITY

- 8.1 Each party, as a Recipient, acknowledges and agrees that:
- (a) the Confidential Information is confidential and secret and that unauthorised disclosure of it to any third party shall cause substantial loss and damage to the Discloser which may include liability of the Discloser to a third party; and
 - (b) keeping the Confidential Information secret is for the reasonable protection of the Discloser's legitimate business interests.
- 8.2 Subject to clause 8.4, each party, as a Recipient, agrees to:

- (a) keep the Confidential Information of the Discloser confidential and secret and not to disclose that Confidential Information or any part of it to a third party; and
 - (b) ensure that no unauthorised person gains access to the Confidential Information of the Discloser.
- 8.3 A party must not, without the prior written consent of the other party, issue any press release or publicity statement or make any announcement or otherwise publish any statement concerning the subject matter of this deed or the fact that the parties have entered into or are considering entering into a commercial relationship.
- 8.4 Despite clause 8.2, the Recipient may disclose Confidential Information if the disclosure is:
- (a) legally compelled by a court or other authority of competent jurisdiction; or
 - (b) made to a legal adviser, patent attorney or other professional adviser to whom a copy of this deed is supplied.
- 8.5 If clause 8.4(a) applies, the Recipient must:
- (a) notify the Discloser immediately in writing of the relevant court or other order and provides copies of all relevant documents to the Discloser or its advisers as required by the Discloser.
 - (b) afford the Discloser and its legal advisers every opportunity to object to the disclosure; and
 - (c) if disclosure of the Confidential Information is compelled, make no disclosure more than is strictly necessary to comply with the relevant order or requirement.
- 8.6 If clause 8.4(b) applies, the Recipient agrees that:
- (a) it is vicariously liable to the Discloser for any act or omission of the adviser which would, had it been committed by the Recipient, have constituted a breach of this clause 8; and
 - (b) the Recipient must indemnify and keep the Discloser indemnified against any and all losses incurred by the Discloser arising from any act or omission of the adviser which would, had it been committed by the Recipient, have constituted a breach of this clause.

9 LIABILITY

- 9.1 Some legal obligations imposed by law cannot be excluded or limited. RDG does not purport to exclude or limit such liability.
- 9.2 To the fullest extent permitted by law, RDG is not and will not be liable to the Customer in connection with this Agreement for:

- (a) any damage, loss, liability, Claim or expense arising in connection with or in relation to downtime of the Retail Skills Content.
- (b) loss, use of, or changes to, the Data.
- (c) any damage, loss, liability, Claim or expense caused to or brought by a third party against the Customer in connection with the use of and in relation to the Retail Skills Content.
- (d) any unauthorised access to the Customer's Account or misuse of the Customer's Data.
- (e) any interruption or disruption of the services provided.
- (f) any amount that exceeds:
 - (i) the total fees paid or payable by the Customer to RDG under this Agreement; or
 - (ii) \$5,000.00 (five thousand dollars),whichever is lesser.

9.3 RDG makes no warranty on the profitability of the use of the Retail Skills Content and the Subscription.

9.4 In no circumstances the parties will be liable to each other for consequential or indirect loss such as:

- (a) loss of profit or anticipated profit.
- (b) loss of business or opportunity.
- (c) loss of revenue.
- (d) loss of savings on overheads.
- (e) loss arising from any breach of contract with a third party.
- (f) loss of goodwill; and
- (g) loss arising from business interruption.

10 TERMINATION

10.1 The Customer may, at its option, by notice in writing to RDG, immediately terminate this Agreement if:

- (a) RDG commits a breach of a material clause of this Agreement.
- (b) RDG commits a breach of any other term or warranty of this Agreement which is not rectified to the reasonable satisfaction of the Customer within thirty (30) days of the date of a notice by the Customer specifying the breach.
- (c) RDG is subject to an Insolvency Module; and
- (d) RDG is permanently unable to supply access to the Retail Skills Content.

- 10.2 RDG may, at its option, by notice in writing to the Customer, terminate this Agreement with immediate effect if:
- (a) the Customer commits a breach of a material clause of this Agreement.
 - (b) the Customer commits a breach of any other term or warranty of this Agreement which is not rectified to the reasonable satisfaction of RDG within thirty (30) days of the date of a notice by RDG specifying the breach; and
 - (c) the Customer becomes subject to an Insolvency Module.
- 10.3 Upon expiry or termination of this Agreement by either party for any reason, and notwithstanding any delay or previous waiver of the right to exercise such option, RDG may demand the immediate payment to it in a lump sum by the Customer of:
- (a) all monies owing or which might become owing by the Customer to RDG in respect of the Subscription and Services delivered to the Customer; and
 - (b) any interest incurred and applicable as provided by clause 5.10.
- 10.4 Upon expiry or termination of this Agreement by either party for any reason:
- (a) the Customer will have no further access and can no longer use the Retail Skills Content; and
 - (b) the Subscription ends with immediate effect.
- 10.5 Upon expiry or termination of this Agreement by either party for any reason the parties must immediately:
- (a) cease using each other's Intellectual Property; and
 - (b) return all copies of Confidential Information to the Discloser.
- 10.6 The expiry or termination of this Agreement is without prejudice to any and all rights and remedies which had accrued to the benefit of the parties to the date of termination.
- 10.7 The rights of termination contained in this Agreement are in addition to rights of termination that a party may have under the law.
- 10.8 Without prejudice to any other provisions, all warranties, indemnities and provisions concerning Intellectual Property and confidentiality survive the expiration or termination of this Agreement.

11 GST

- 11.1 All consideration provided for a supply under this Agreement is calculated inclusive of GST unless the contrary is clear. If any such consideration is for the whole or any part of a taxable supply by the supplier, the amount of that consideration will be increased by an additional amount equal to the GST on that taxable supply. The party who has to pay the additional amount must pay it at the same time as the consideration in respect of that taxable supply becomes due or, if the supplier has

to pay (or allow credit against) the relevant GST before then, the additional amount must be paid at that earlier time.

- 11.2 If an amount of consideration under this Agreement is calculated as compensation or reimbursement for an expense, loss or liability of a supplier the consideration must be calculated after excluding any amount for which the supplier is entitled to an input tax credit as recipient of the item to which the expense loss or liability relates.
- 11.3 A party is not obliged to make any payment for GST unless it is provided with a tax invoice which complies with the GST Act.

12 ASSIGNMENT, NOVATION, CHANGE OF CONTROL

- 12.1 The Customer may not assign or novate this Agreement without the prior written consent of RDG, which consent may not be unreasonably withheld.
- 12.2 RDG may assign or novate this Agreement by providing written notice to the Customer at any time.

13 NOTICES

- 13.1 Any notice, approvals, request or demand or other communication ("notice") to be given for the purpose of this Agreement must be in writing and must be sent by ordinary or registered mail or by courier. A notice must not be given by email unless expressly permitted under this Agreement. Notices must be sent to each party at the respective addresses specified in Schedule 3 or such other address that they may notify each other, in writing, from time to time.
- 13.2 A notice given:
- (a) personally, will be served upon delivery; and
 - (b) by post will be regarded as having been served seven (7) days after posting.
- 13.3 A notice may be given by an authorised officer, employee, agent or legal advisor of the party giving the notice.

14 FURTHER ASSURANCES

- 14.1 Each party must take all steps, execute all documents and do everything reasonably required by any other party to give effect to any of the transactions contemplated by this Agreement.

15 PROPER LAW

- 15.1 This Agreement shall be created, performed, interpreted and enforced in accordance with the laws applicable in New South Wales, Australia and the parties submit to the non-exclusive jurisdiction of the Courts of that place.

16 INTERPRETATION AND GENERAL

- 16.1 References to the singular include the plural, and reference to a gender includes all other genders.
- 16.2 A reference to a party includes that party's successors and assigns.
- 16.3 References to \$ or dollars are references to Australian dollars unless otherwise specified.
- 16.4 Reference to a person includes a corporation, a body corporate and an unincorporated association and vice versa.
- 16.5 A party will not be deemed to have waived any right or remedy or the performance of any obligation under this Agreement unless it has expressly done so in writing signed by an authorised director or secretary.
- 16.6 Every phrase, sentence, paragraph and clause in this Agreement is severable the one from the other despite the manner in which they may be linked together or grouped grammatically and if any phrase, sentence, paragraph or clause is found to be defective or unenforceable for any reason whatsoever the remaining phrases, sentences, paragraphs or clauses as the case may be, are of full force and effect.
- 16.7 Where this Agreement requires the consent, approval or permission of RDG, such consent may be given or withheld, as the case may be, in the absolute discretion of RDG and subject to such conditions as RDG may impose in its absolute discretion.
- 16.8 Any indemnity given by a party under this Agreement:
- (a) is not the exclusive remedy of the party holding the benefit of the indemnity, which party may at its option, in addition or in the alternative, pursue remedies at common law, in equity or under statute;
 - (b) is a continuing indemnity.
 - (c) will not be affected by any matter including without limitation, the termination, renewal or extension of this Agreement or any indulgence, waiver or other concession given by a party unless the party benefiting from the indemnity agrees in writing; and
 - (d) includes legal costs and disbursements on a full indemnity basis.
- 16.9 This Agreement is binding on the successors in title and permitted assigns.

SCHEDULE 1

In this Agreement, unless the context otherwise requires:

Account means an online account created and registered by the Customer (or for and on behalf of the Customer) to access and manage the Subscription.

Admin User means a representative of the Customer who has the responsibility of creating and managing the Account for the Customer, and inviting, removing and managing access of other representatives of the Customer as Users of the Account.

Agreement means these Terms & Conditions, the Schedules, any Orders, Quotes and any Annexures, as varied in writing by the parties from time to time.

Annexure means an annexure to this Agreement.

Commencement Date is the date on which this Agreement commences on receipt of payment.

Confidential Information means information that is confidential, secret or sensitive and which the Recipient knows or ought reasonably to know to be confidential, secret or sensitive:

- (a) however, the Recipient became privy to it and whether disclosed to the Recipient by the Discloser, its employees, agents or contractors.
- (b) whether disclosed to the Recipient before or after the date of this deed.
- (c) whether disclosed in oral or written form and if in written form in hard copy or electronically or recorded in any language or on any medium.
- (d) whether designated as confidential by the Discloser or not and whether marked as confidential or not,

and includes:

- (e) terms and conditions of this Agreement.
- (f) any fees payable under this Agreement.

and any information of the Discloser as follows:

- (g) any and all data, documentation or information regarding business proposals, plans and business operations.
- (h) trade secrets, know-how, inventions and ideas, technical data and specifications, formulae, processes, designs, methods, products and samples, models, prototypes, specimens, physical materials, testing methods, research and development results, information technology, systems and other technology or intellectual property, business

methods, product development, marketing strategies, financial information, organisational structure, personnel, contractors, suppliers, clients and customers, customer lists, vendor and supplier lists, sales, pricing and internal performance information; and

- (i) products, designs, drawings, plans, specifications, models and prototypes of products and projects,

but does not include information that the Recipient can demonstrate (by written documentation in the possession of the Recipient) is:

- (j) already known by the Recipient (other than by disclosure from the Discloser); or
- (k) publicly known as at the date of disclosure or which becomes publicly known at a later date through no act or omission of the Recipient.

Claim means any claim, demand, action or proceedings made or commenced in any jurisdiction for compensation for Loss of any kind or for any other remedy and founded on any cause of action whatsoever, including but not limited to breach of contract, negligence or other tort or breach of statutory duty or warranty and includes any claim for legal costs and disbursements.

Customer means the party specified in Schedule 1.

Data means all input information (such as purpose, features and description of a specific business), documentation and material provided by the Customer to RDG for the purpose of creation of the Module.

Discloser means the party that discloses Confidential Information, or whose Confidential Information is disclosed to the Recipient.

Encumbrance means a mortgage, charge, lien or other security interest of any kind.

Retail Skills Content means a pre-recorded or live video / audio virtual or face to face learning workshop, online program, e-module, Checklists, training or series in relation to retail practices.

Initial Term means the initial 12 months of the subscription.

Insolvency Event means if a party to this Agreement: -

- (a) enters into bankruptcy, provisional liquidation or liquidation or a petition is filed, or a resolution is passed for the winding up of the company.
- (b) enters into receivership.
- (c) enters into voluntary administration.
- (d) has a "controller" (as defined in the *Corporations Act 2001* (Cth)) appointed to it.

- (e) has the whole or any part of its assets and/or undertaking dispossessed by the holder of any Encumbrance.
- (f) is unable to pay its debts as they fall due.
- (g) enters into any arrangement or compromise with its creditors; or
- (h) enters into any other form of administration in insolvency.

Intellectual Property means all forms of intellectual property throughout the world including patents, petty patents, innovation patents, patentable inventions, know-how, trademarks (whether registered or unregistered), copyright, registered and registrable designs, circuit layout rights, applications for registration of any of the foregoing and rights to apply for registration of any of the foregoing.

Loss means loss of any kind including but not limited to damage, expense or cost of any kind, including personal injury, death, damage to reputation, economic loss, loss of or damage to property, loss of data, financial loss, loss of money, consequential loss, loss of revenue, loss of profit, loss of cost and other savings, loss of opportunity, costs of enforcement and legal costs, fees, expenses and disbursements and any other form of loss.

Order means an order by the Customer to add and implement variations to the Module or provide Services by RDG.

Privacy Policy means RDG's privacy policy which can be accessed at <https://www.retaildoctor.com.au/wp-content/uploads/2019/11/retail-doctor-group-privacy-policy.pdf>

Recipient means a party that receives Confidential Information.

Renewed Term means the period of time (12 months) following the expiration of the Initial Term.

RDG means RDG Insights Pty Ltd trading as Retail Doctor Group

Schedule means a schedule to this Agreement.

Scope of Works means the description of Services (including but not limited to consulting services) which the Customer may require RDG to provide and applicable fee payable for such Services.

Services means services requested by the Customer from RDG from time to time, including but not limited to consulting services, training and other services.

Software means the software which is used by RDG as the platform for the creation, use of and access to the Module and the Subscription.

Subscription means access to and use of the Retail Skills Content by the Customer.

Subscription Fee means a fee payable in respect of the Subscription as set out in Schedule 2.

Subscription Term means the period of time starting as provided by clause 2.9 and ending on the expiration of the Term or termination of this Agreement.

Term means the Initial Term, Renewed Term and any further term and extensions of this Agreement.

Terms & Conditions means the terms and conditions contained in this document.

Training means a physical, video or online training conducted by RDG for the Customer

User means a representative of the Customer which is added by the Admin User to use and access the Account.

SCHEDULE 2

<u>Initial Subscription Term</u>	12 months from the Commencement Date of the Subscription Term
<u>Renewed Term</u>	12 months after the expiration of the Initial Term
<u>Subscription Fee</u>	RDG Retail Academy Gold Status - \$150 per month RDG Retail Skills Academy Silver Status - \$50 per month