

Terms and Conditions of Purchase

1. The Program

- **Access:** You are purchasing digital training materials and intellectual property.
- **Delivery:** All program content is delivered digitally through the Wix platform.

2. Intellectual Property (IP) Rights

- **Ownership:** We own all materials, videos, worksheets, copy, and designs within this program.
- **License:** You receive a single-user, non-transferable license for personal use.
- **Strict Restrictions:** You are strictly prohibited from copying, selling, modifying, renting, or transferring any program content to others.
- **No Sharing:** Logins and materials may not be shared with co-workers, friends, or family members, or other parties.
- **Mandatory Attribution:** Any excerpts, quotes, or references made to this work or program materials must be fully acknowledged and explicitly credited to the owner.

3. Payment and Fees

- **Authorisation:** You authorise us to charge your chosen payment method for the full program fee.
- **Instalments:** If using a payment plan, you agree to ensure funds are available for all future payments.

4. Refund Policy

- **Strictly Non-Refundable:** All sales are final.
- **Digital Nature:** Because access to the intellectual property and training downloads is granted immediately upon purchase, no refunds, chargebacks, or credits will be issued under any circumstances.

5. Comprehensive Disclaimers and Limitation of Liability

- **Disclaimer 1: Professional Advice:** This program and its contents are provided for educational and informational purposes only. The information provided does not constitute professional financial, medical, health, legal, or psychological advice, and should never replace tailored professional counsel.
- **Disclaimer 2: Earnings & Performance:** We make no guarantees regarding specific financial, career, personal, or health outcomes. Any testimonials or examples shown are illustrative only and do not guarantee future success. Your progress depends entirely on your own effort, background, and implementation.

- **Disclaimer 3: Technical Downtime:** We are not liable for any technical issues, site downtime, internet interruptions, or Wix platform failures that temporarily or permanently restrict your access to the digital materials.
- **Usage:** You implement the training strategies entirely at your own risk.

6. Governing Law

- **Jurisdiction:** These terms and any dispute or claim arising out of them shall be governed by and construed in accordance with the laws of the United Kingdom.

7. Termination

- **Revocation:** We reserve the right to terminate your access immediately without a refund if you violate these terms, fail to attribute the work, share your login credentials, or distribute our intellectual property.

8. Acceptance and Contact

- **Electronic Signature:** By checking the "I agree to the Terms and Conditions" box on the checkout page and completing your purchase, you acknowledge that you have read, understood, and agree to be bound by all the terms outlined above.
 - **Contact Information:** For any questions or notices regarding these terms, please contact:
 - **Company/Owner Name:** Indira Kennedy, Indira Kennedy Ltd.
 - **Email Address:** indiralk28@gmail.com
 - **Last Updated:** September 2026
-