

Terms and Conditions

Last Updated: [Insert Date]

Acceptance

By using our websites, products, services, or content, you agree to these Terms and Conditions.

Eligibility

You must be at least 18 years old to purchase products or services from us.

Account Registration and Security

Certain products, services, courses, communities, or digital resources may require you to create an account.

By creating an account, you agree to:

- Provide accurate, current, and complete information.
- Keep your login credentials confidential.
- Maintain the security of your account.
- Notify us immediately if you believe your account has been accessed without authorization.

You are responsible for all activity that occurs under your account.

We reserve the right to suspend, restrict, or terminate accounts that:

- Violate these Terms and Conditions;
 - Provide false or misleading information;
 - Engage in unlawful, abusive, or disruptive behavior;
 - Attempt unauthorized access to systems, content, or other user accounts.
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Course and Membership Access

Where access is provided to online courses, member areas, communities, digital libraries, or similar resources:

- Access is granted to the individual purchaser only.
- Login credentials may not be shared with others.
- Course materials may not be copied, distributed, reproduced, resold, or transferred without written permission.
- We reserve the right to modify, improve, replace, or discontinue course content, features, or resources as our programs evolve.

Where applicable, access periods, subscription terms, and renewal details will be stated on the relevant sales or checkout page.

Account Termination

You may request closure of your account at any time by contacting:

hello@listeningmatters.me

We may terminate or suspend access without notice if we reasonably believe these Terms have been violated or if continued access presents a security, legal, or operational risk.

Termination of an account does not automatically entitle a user to a refund unless otherwise stated in the applicable Refund Policy.

Products and Services

We provide educational resources, mentoring, training, digital products, affiliate recommendations, and related services.

We reserve the right to modify or discontinue products at any time.

Orders and Payments

All prices are displayed in the applicable currency at checkout.

Payments must be made in full before digital products are delivered unless otherwise agreed.

Intellectual Property

All website content, products, materials, text, graphics, logos, videos, and downloads remain our intellectual property unless otherwise stated.

You may not reproduce, distribute, or resell our materials without written permission.

User Conduct

You agree not to:

- Violate any laws
 - Misuse the website
 - Interfere with website operations
 - Attempt unauthorized access
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Affiliate Links

Some content may contain affiliate links.

We may receive compensation if purchases are made through those links.

Limitation of Liability

To the fullest extent permitted by law, we are not liable for indirect, incidental, or consequential losses arising from the use of our websites, products, or services.

Governing Law

These Terms are governed by the laws of England and Wales.

Any disputes shall be subject to the jurisdiction of the courts of England and Wales.

REFUND POLICY

Refund Policy

Last Updated: [Insert Date]

Digital Products

We offer a 30-day full refund policy on eligible digital products.

To request a refund, contact:

hello@listeningmatters.me

Refund requests must be received within 30 days of purchase.

Services

For coaching, mentoring, consulting, or similar services:

- Cancellations require at least 48 hours' notice
 - Late cancellations may not be eligible for a refund
 - Rescheduling may be offered at our discretion
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Abuse of Refund Policy

We reserve the right to refuse refunds where there is evidence of abuse, fraud, or misuse.