

TERMS & CONDITIONS

Profitable CEO Strategy Hub Membership

Financial Growth Academy Ltd

Axwel House, East Mains Industrial Estate, Broxburn, EH52 5AU

Website: www.theprofitableceo.co.uk | Support: support@theprofitableceo.co.uk

Last updated: April 2026

1. Introduction

These Terms and Conditions ("Terms") govern your use of and access to the Profitable CEO Strategy Hub membership ("Membership"), operated by Financial Growth Academy Ltd, a company registered in Scotland, whose registered office is at Axwel House, East Mains Industrial Estate, Broxburn, EH52 5AU ("we", "us", "our").

By purchasing a Membership you confirm that you have read, understood, and agree to be bound by these Terms in full. If you do not agree with any part of these Terms, you must not purchase or use the Membership.

These Terms should be read alongside our Privacy Notice set out in Section 14 below.

2. Membership Plans

2.1 Monthly Membership

The Monthly Membership is priced at £10.00 per month (inclusive of VAT). Payment is taken in advance on a rolling monthly basis via Stripe. Your first payment is taken at the point of sign-up and thereafter on the same date each month.

2.2 Lifetime Access

A one-off Lifetime Access option is available for a single payment of £97.00 (inclusive of VAT). Lifetime Access provides you with full membership benefits for as long as the Profitable CEO Strategy Hub club is in operation. We commit to a minimum operating period of two (2) years from the date of your purchase.

Should we decide to close or discontinue the club, we will provide members with a minimum of 30 days' written notice.

3. What Is Included in Your Membership

Upon successful payment, all membership tiers provide access to the following:

- The Profitable CEO Strategy Hub app, hosted at www.theprofitableceo.co.uk
- The Members' Community Area
- Training videos on how to use the app
- Monthly co-working call – a live session where you can work through the app alongside other members and ask questions in real time
- Quarterly extended session (2–3 hours) – a dedicated review of the previous quarter's performance and forward planning for the new quarter

Access to all of the above is granted immediately upon receipt of your first successful payment.

4. Payment and Billing

All payments are processed securely through Stripe. By providing your payment details, you authorise us to charge the applicable membership fee to your payment method:

- Monthly Membership: £10.00 per month (inc. VAT), taken monthly in advance on your billing date.
- Lifetime Access: A single payment of £97.00 (inc. VAT).

All prices are inclusive of UK Value Added Tax (VAT) at the prevailing rate. We reserve the right to adjust our pricing with reasonable notice. Any changes to pricing will not affect existing monthly members until their next renewal following the notice period.

If a payment fails, access to the Membership may be suspended until the outstanding amount is settled.

5. Cancellation Policy

You may cancel your Monthly Membership at any time by contacting us via the Community Area or by emailing support@theprofitableceo.co.uk.

Important: Upon cancellation, you will retain access to all membership benefits until the end of the billing period for which you have already paid. After that date, all access – including access to the Profitable CEO Strategy Hub app and your data stored within it – will be permanently removed.

Lifetime Access members are not subject to cancellation under the terms of a rolling subscription. Lifetime Access continues for as long as the club is in operation (subject to our two-year minimum commitment).

No Refunds

All membership fees are non-refundable. This includes partial months, unused sessions, or periods of non-use. By completing your purchase, you acknowledge and accept this no-refund policy.

This does not affect your statutory rights as a consumer under UK consumer protection law.

6. Access to the App and Your Data

The Profitable CEO Strategy Hub app is hosted on our website at www.theprofitableceo.co.uk. Access is provided on a personal, non-transferable basis and is for your use only. You must not share your login credentials with any third party.

You are responsible for maintaining the confidentiality of your login details and for all activity carried out under your account.

We will make all reasonable efforts to ensure the app is available and functional. However, we do not guarantee uninterrupted, error-free access and reserve the right to carry out maintenance, updates, or improvements from time to time. Where possible, we will provide advance notice of planned downtime.

6.1 Data Retention on Cancellation

On cancellation of a Monthly Membership, all data associated with your account will be permanently deleted at the end of the paid billing period. We strongly recommend that you export or record any data you wish to retain before your access period expires.

We accept no responsibility for loss of data following the end of a membership period.

7. Live Sessions and Events

7.1 Monthly Co-Working Call

A monthly co-working call is included in your Membership. This is a live, interactive session during which members can work through the app in real time and ask questions. Dates and times will be communicated in advance through the Community Area.

7.2 Quarterly Extended Session

Each quarter, an extended session of approximately 2–3 hours is held to review the previous quarter and map out the upcoming quarter. This session is included in your Membership at no additional cost.

Sessions are held virtually. We will provide reasonable notice of scheduling changes. Missed sessions are not subject to credit, refund, or rescheduling on an individual basis.

8. Community Area

Members have access to a Community Area hosted on our platform. The Community Area is intended to provide peer support, discussion, and access to updates and resources.

You agree to use the Community Area respectfully and in accordance with our Community Guidelines. We reserve the right to remove any content that is offensive, unlawful, or in breach of these Terms, and to suspend or terminate the membership of any member who acts in breach of Community Guidelines.

9. Technical Support

If you experience an issue with the app or any element of your Membership, you can raise it in one of the following ways:

- Via the Community Area on the platform
- By emailing: support@theprofitableceo.co.uk

Support Response Times:

We aim to respond to all support queries within 4 hours during working hours.

Working hours: Monday to Friday, 9:00am – 5:00pm (excluding UK public holidays).

Any queries received after 3:00pm on a working day will be responded to the following working day.

We will make every reasonable effort to resolve technical issues in a timely manner. However, we cannot guarantee that all issues will be resolved within the response window in cases of significant technical difficulty.

10. Intellectual Property

All content, materials, and software forming part of the Profitable CEO Strategy Hub – including but not limited to the app, training videos, session content, and community resources – are the intellectual property of Financial Growth Academy Ltd and are protected by applicable copyright and intellectual property laws.

Your Membership grants you a limited, personal, non-exclusive, non-transferable licence to access and use the materials for your own business purposes only. You may not copy, reproduce, distribute, sell, sublicense, or otherwise exploit any of our content without our prior written consent.

11. Limitation of Liability

We provide the Membership and all associated content in good faith and on an “as is” basis. While we endeavour to ensure all information and tools are accurate and up to date, we make no warranties or representations as to the completeness, accuracy, or fitness for purpose of any content.

Financial Growth Academy Ltd shall not be liable for any indirect, consequential, or special loss or damage arising from your use of, or inability to use, the Membership, the app, or any associated services.

Nothing in these Terms limits our liability for death or personal injury caused by our negligence, fraud, or any other liability that cannot be excluded by law.

Our total aggregate liability to you under or in connection with these Terms shall not exceed the total amount paid by you in the twelve (12) months preceding the event giving rise to the claim.

12. Changes to These Terms

We reserve the right to update or amend these Terms at any time. We will notify you of any material changes via the Community Area or by email. Your continued use of the Membership following notification of changes constitutes your acceptance of the revised Terms.

If you do not agree to the revised Terms, you may cancel your Membership in accordance with Section 5.

13. Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the laws of Scotland. Any disputes arising in connection with these Terms shall be subject to the exclusive jurisdiction of the Scottish courts.

PRIVACY NOTICE

General Data Protection Regulation (GDPR)

Financial Growth Academy Ltd

14. Privacy Notice

14.1 Who We Are

Financial Growth Academy Ltd (“we”, “us”, “our”) is the data controller responsible for the personal information you provide when joining the Profitable CEO Strategy Hub Membership.

Registered address: Axwel House, East Mains Industrial Estate, Broxburn, EH52 5AU

Contact for data matters: support@theprofitableceo.co.uk

14.2 What Personal Data We Collect

We collect and process the following categories of personal data:

- Identity data: name, username or similar identifier
- Contact data: email address, billing address
- Financial data: payment information processed via Stripe (we do not store full card details on our systems)
- Usage data: how you interact with the app, training materials, and Community Area
- Communications data: queries, support requests, and messages you send to us
- Profile data: information you enter into the Profitable CEO Strategy Hub app as part of your business planning and strategy activity

14.3 How We Collect Your Data

We collect data:

- Directly from you when you sign up, use the app, participate in live sessions, or contact support
- Automatically through your use of our website and app (e.g., cookies and usage logs)
- Via Stripe, our payment processor, in connection with billing

14.4 Lawful Basis for Processing

We process your personal data on the following lawful bases under UK GDPR:

- Contract performance: to provide you with the Membership you have purchased and fulfil our obligations under these Terms
- Legitimate interests: to improve our services, manage the Community Area, and communicate relevant updates
- Legal obligation: where we are required to retain or disclose information by law (e.g., financial records for HMRC)
- Consent: where you have specifically opted in to receive marketing communications from us

14.5 How We Use Your Data

Your personal data is used to:

- Create and manage your membership account
- Process payments and manage billing via Stripe
- Provide access to the app, training content, live sessions, and Community Area
- Respond to support queries and resolve technical issues
- Send you important membership communications (including session reminders and updates)
- Improve and develop our products and services
- Comply with our legal and regulatory obligations

14.6 Sharing Your Data

We do not sell your personal data to third parties. We may share your data with:

- Stripe – our payment processor. Stripe's privacy policy is available at stripe.com/gb/privacy
- Our hosting and platform providers, to the extent necessary to deliver the Membership services
- Legal or regulatory authorities, where required by law

All third-party processors are required to handle your data securely and in accordance with UK GDPR.

14.7 Data Retention

We retain your personal data only for as long as necessary to fulfil the purposes for which it was collected:

- Active membership data is held for the duration of your Membership
- Upon cancellation, your app data and profile information is deleted at the end of your final billing period
- Financial and billing records are retained for a minimum of six (6) years in accordance with HMRC requirements
- Communication records (e.g., support emails) are retained for up to two (2) years

14.8 Your Data Rights

Under UK GDPR, you have the following rights regarding your personal data:

- Right of access – to request a copy of the personal data we hold about you
- Right to rectification – to request correction of inaccurate or incomplete data
- Right to erasure ('right to be forgotten') – to request deletion of your personal data, subject to legal obligations
- Right to restrict processing – to request that we limit how we process your data
- Right to data portability – to receive your data in a structured, machine-readable format
- Right to object – to object to processing based on legitimate interests or for direct marketing
- Right to withdraw consent – where processing is based on consent, to withdraw it at any time

To exercise any of the above rights, please contact us at support@theprofitableceo.co.uk. We will respond within one calendar month of receiving your request.

You also have the right to lodge a complaint with the Information Commissioner's Office (ICO) if you believe your data rights have been infringed. The ICO can be contacted at www.ico.org.uk or by calling 0303 123 1113.

14.9 Cookies

Our website and app may use cookies and similar technologies to improve your experience, analyse usage, and support the delivery of membership services. By using the platform, you consent to the use of cookies in accordance with our Cookie Policy, which is available on our website.

14.10 Data Security

We take the security of your personal data seriously and implement appropriate technical and organisational measures to protect it against unauthorised access, loss, or misuse. Payments are processed via Stripe, which is PCI DSS compliant. We do not store or have access to your full card details.

In the unlikely event of a data breach that is likely to affect your rights and freedoms, we will notify you and the ICO in accordance with our obligations under UK GDPR.

14.11 International Transfers

Your data is primarily stored and processed within the UK and European Economic Area (EEA). Where any data is transferred outside the EEA, we ensure that appropriate safeguards are in place in compliance with UK GDPR requirements.

14.12 Changes to This Privacy Notice

We may update this Privacy Notice from time to time. Any changes will be communicated via the Community Area or by email. We encourage you to review this Notice periodically to stay informed of how we protect your data.

ACCEPTANCE OF TERMS

By completing your purchase of a Profitable CEO Strategy Hub Membership, you confirm that you have read, understood, and agree to be bound by these Terms and Conditions and Privacy Notice in their entirety.

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