

## **SMS Messaging Terms & Consent Policy**

Effective Date: March 25, 2026

Duggal Enterprises/Richard Duggal (“Company,” “we,” “our,” or “us”) may offer SMS/text messaging communications in connection with our coaching services, customer support, educational content, appointment reminders, promotions, and business communications.

By opting in to receive SMS/text messages from us, you agree to the following terms.

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### **1. SMS Consent**

By submitting your mobile phone number through our websites, forms, landing pages, booking systems, advertisements, social media, webinar registrations, applications, or other communication channels, you expressly consent to receive text messages from Duggal Enterprises/Richard Duggal.

These messages may include:

- appointment reminders
- coaching updates
- webinar notifications
- customer service messages
- account-related notifications
- educational content
- promotional offers
- marketing communications
- follow-up messages
- WhatsApp communications where applicable

Consent is not a condition of purchase.

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### **2. Message Frequency**

Message frequency may vary depending on:

- your interaction with our services,
  - appointment activity,
  - customer support requests,
  - and marketing campaigns.
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### **3. Message & Data Rates**

Message and data rates may apply depending on your mobile carrier and service plan.

You are responsible for any charges imposed by your mobile provider.

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#### **4. Opt-Out Instructions**

You may opt out of SMS communications at any time.

To stop receiving text messages:

- Reply STOP to any SMS message.

After opting out, you may receive one final confirmation message confirming your removal.

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#### **5. Help Instructions**

For assistance:

- Reply HELP to any SMS message or contact:
  - [rd@richardduggal.com](mailto:rd@richardduggal.com)
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#### **6. Supported Carriers**

Supported carriers may vary.

Delivery is not guaranteed and may be subject to:

- carrier availability,
- mobile network limitations,
- geographic restrictions,
- filtering,
- or technical interruptions.

Mobile carriers are not liable for delayed or undelivered messages.

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#### **7. Mobile Information Privacy**

We respect your privacy.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes.

Text messaging originator opt-in data and consent will not be shared with any third parties, excluding:

- telecommunications providers,

- messaging platforms,
- and vendors required to deliver messaging services.

All use of personal information is governed by our Privacy Policy.

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## **8. Acceptable Use**

You agree not to:

- misuse our messaging systems;
- provide false phone numbers;
- impersonate another person;
- use automated systems to abuse communications;
- or engage in unlawful conduct.

We reserve the right to suspend or terminate messaging access for abuse or misuse.

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## **9. WhatsApp Communications**

Where applicable, users may choose to communicate with Duggal Enterprises/Richard Duggal through WhatsApp.

By initiating or consenting to WhatsApp communications, you agree that:

- communication may occur through Meta's WhatsApp platform;
- your data may be processed according to WhatsApp's policies;
- message delivery depends on third-party systems outside our control.

Users may opt out of WhatsApp communications at any time by requesting removal.

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## **10. TCPA & Compliance**

We are committed to complying with:

- the Telephone Consumer Protection Act (TCPA),
- CTIA Messaging Principles,
- A2P 10DLC requirements,
- applicable Canadian Anti-Spam Legislation (CASL),
- and applicable telecommunications laws.

We only send messages to users who:

- have provided consent,

- have initiated contact,
  - or where communication is otherwise legally permitted.
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### **11. Changes to This Policy**

We reserve the right to update this SMS Messaging Terms & Consent Policy at any time.

Updated versions will be posted on our website with a revised effective date.

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### **12. Contact Information**

Duggal Enterprises/Richard Duggal  
330 Rimrock Road  
Toronto, Ontario M3J3A6  
Canada

Email: [rd@richardduggal.com](mailto:rd@richardduggal.com)