



Buzzio Ltd – Terms and Conditions of Business

Also trading as Buzzio Digital, Buzzio Creative, Buzzio App, Buzzio Hive and forshihtzandgiggles

Last updated: 23 October 2026

These Terms of Business apply to all services delivered by Buzzio Ltd and its trading names ("we", "us" or "our"). By engaging our services, the client ("you") agrees to be bound by the following terms.

How these terms are organised. Clauses 1 to 13 apply to the services we provide to business clients. Clauses 14 to 18 apply when you buy a digital product from us, join the Buzzio Hive membership or book a consultation as a consumer (an individual acting mainly outside your trade, business, craft or profession). If you are a consumer, clauses 14 to 18 apply to you and take priority over anything in clauses 1 to 13 that conflicts with them, and nothing in these terms affects your statutory rights.

Buzzio Ltd is registered in England & Wales (company number 16548463), registered office Unit 4, Arena Business Centre, Holyrood Close, Poole, BH17 7FP, United Kingdom. ICO registration ZC088406. Contact: support@buzzio.io (Buzzio App: app@buzzio.io; Buzzio Digital: digital@buzzio.io; Buzzio Creative: creative@buzzio.io; Buzzio Hive: hive@buzzio.io; forshihtzandgiggles: forshihtzandgiggles@buzzio.io).

1. Payment Terms

- All fees and prices are quoted and invoiced in US dollars (USD) unless otherwise agreed in writing.
- Unless otherwise agreed in writing or covered by clause 2 (Buzzio Creative), one-off services are invoiced upfront and must be paid in full before work commences.

- Subscription and platform fees (e.g. Buzzio App) are billed monthly in advance by Direct Debit or saved card on file.
- For business clients, late payments carry statutory interest at 8% per year above the Bank of England base rate under the Late Payment of Commercial Debts (Interest) Act 1998, plus the fixed statutory compensation for each overdue invoice (currently £40, £70 or £100 depending on the size of the debt, or its equivalent), and any further reasonable recovery costs the Act allows.
- We reserve the right to pause or terminate services for overdue accounts.

2. Buzzio Creative: Payment and Delivery

- No standard deposit is required for Buzzio Creative projects.
- Invoices are due within 7 days of completion of the work.
- Before payment, you will receive low-resolution or watermarked proofs only, for review and approval. Proofs may not be published or used commercially.
- Full-resolution files and final assets are delivered, and the licence to use them is granted, only on payment in full.
- Where a project involves travel expenses or other large outlays of time or money, a deposit may be required up front to cover those costs, as set out in the quote.

3. Project Scope and Deliverables

- Services provided are defined in the proposal or contract.
- Any work outside this agreed scope will be quoted and charged separately.
- Deadlines are based on timely receipt of client input and feedback.

4. Refund and Cancellation Policy

- All payments are non-refundable.
- If you terminate a service or project early, we reserve the right to invoice for all work completed up to the point of termination.
- For ongoing subscriptions 60 days' notice is required to cancel.

5. Ownership and Intellectual Property

- Final strategy documents, reports, and creative assets become your property (or, for Buzzio Creative work, are licensed to you on the terms in your quote) once all invoices are paid in full.
- Buzzio App (when subscribed directly or included in the scope of your client agreement) is provided under licence. You receive full access to use the platform, but the underlying software and structure remain owned by Buzzio Ltd or its technology partners.
- Templates, workflows, and automations built within the platform are licensed for your use whilst an active subscription is maintained but may not be resold or transferred.

6. Confidentiality

- Both parties agree to maintain confidentiality of all business-sensitive, financial, and operational information shared during the engagement.
- Each party shall take reasonable steps to protect the other's Confidential Information and shall not disclose it to any third party without prior written consent, except where required by law or regulation.
- This obligation continues indefinitely beyond the termination of services.

7. GDPR and Data Protection

- We handle personal data in accordance with the UK GDPR and the Data Protection Act 2018, and, where it applies, the EU GDPR. Buzzio Ltd is registered with the ICO (registration ZC088406).
- Where we process personal data on your behalf (for example, data you collect via Buzzio App or provide to us), the **Buzzio Ltd Data Processing Agreement** (October 2026) applies and forms part of these terms. A copy is available on request from support@buzzio.io.
- How we handle personal data as a controller is explained in the **Buzzio Ltd Privacy Policy**.
- Your data is never shared with third parties for marketing or AI training purposes.

8. Use of Artificial Intelligence (AI)

- We use AI-powered tools to support content generation, automation, reporting and optimisation.
- All AI usage is human-guided and reviewed.
- Your data will not be used to train third-party AI models.

9. Sub-Processors and Third-Party Tools

- We use sub-processors and third-party vendors (currently HighLevel (GoHighLevel), Google Workspace, Stripe and PayPal) to deliver services.
- All sub-processors are bound by written data protection terms, and international transfers are protected by appropriate safeguards, as set out in the Buzzio Ltd Data Processing Agreement, which also explains how we notify you of sub-processor changes.

10. Platform Access and Usage (Buzzio App)

- Buzzio App is accessed at crm.buzzio.io.
- You agree to use Buzzio App in accordance with all applicable laws.
- Abuse, illegal activity, or spam will result in immediate suspension of access.
- Platform access is contingent on continued payment.

11. Support and Availability

- Technical support is available 24/7 within Buzzio App if your marketing package or software subscription includes it.
- Standard support is available Monday to Friday, 9am–5pm UK time, excluding public holidays.
- Additional support can be arranged by prior agreement.

12. Limitation of Liability

- We are not liable for indirect, incidental, or consequential damages including loss of income or business.
- Our total liability is limited to the amount paid by you in the 3 months preceding a claim.

13. Disputes and Governing Law

- In the event of a dispute, both parties agree to attempt resolution through mediation before initiating legal action.
- These terms are governed by the laws of England and Wales.

14. Digital Products (consumers)

This clause applies when you buy a digital product from us directly, for example through buzzio.io, buzziohive.io or forshihtzandgiggles.com.

- **What we sell.** Downloadable digital products such as PDF guides, workbooks, templates, checklists and similar resources, including material also made available to Buzzio Hive members. For example, forshihtzandgiggles sells *The At-Home Shih Tzu Grooming Guide*, a 22-page PDF. The main features of each product are described on its sales page.
- **Price.** The price is shown on the sales page and at checkout, in the currency shown there. Depending on the brand and website, prices may be in US dollars (USD) or pounds sterling (GBP); for example, forshihtzandgiggles sells in GBP. Prices for consumers include VAT where VAT applies. There is no delivery charge.
- **Payment.** Payment is taken in full at checkout. Card payments are processed by our payment providers (such as Stripe or PayPal) through our HighLevel checkout. We do not see or store your full card number.
- **The contract.** Our contract with you starts when we confirm your order on screen or by email.
- **Delivery.** Digital products are delivered by instant download: after payment you are taken to the download page, and we also email you a download link. If you don't

receive it, check your spam folder and then contact us.

- **Your licence.** When you have paid, we grant you a personal, non-exclusive, non-transferable licence to download, view and print the product for your own personal, non-commercial use. You may not resell, share, distribute, copy for others, upload, publish or pass off the product (or any part of it) as your own, or use it to create a competing product. All intellectual property in the products stays with Buzzio Ltd or its licensors.
- **No refunds once you have downloaded: your 14-day cancellation right.** Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 you would normally have 14 days to cancel a contract for digital content. Because our products are supplied immediately, at checkout we ask you to tick a box to (a) give your express consent to the download starting straight away, within the 14-day cancellation period, and (b) acknowledge that you will lose your right to cancel once the download starts. Under regulation 37 of those Regulations, once you have given that consent and acknowledgement and you have accessed or downloaded the product, you no longer have the right to cancel, so we do not give refunds if you change your mind. We confirm your consent and acknowledgement in your order confirmation email. If you do not tick the box, we cannot supply the product immediately.
- **If there's a problem with your file.** Please email us (see "Support" below) and we will put it right. This does not affect your rights under the Consumer Rights Act 2015: digital content we supply must be of satisfactory quality, fit for purpose and as described. If it is not (for example, the file is corrupted, incomplete or won't open), you are entitled to a repair or replacement; if that is impossible, or we don't fix the problem within a reasonable time and without significant inconvenience to you, you are entitled to a price reduction, which may be up to a full refund. If faulty digital content we supply damages your device or other digital content, and this happens because we did not use reasonable care and skill, we will repair the damage or compensate you.
- **Support.** For help with a download or a faulty file, contact us at the support address for the product shown on its sales page (for example forshihtzandgiggles@buzzio.io), or at support@buzzio.io.

15. Buzzio Hive Membership (consumers)

Buzzio Hive (buzziohive.io, hive@buzzio.io) is our membership. This clause applies to consumers who join it.

- **What membership includes.** Membership gives you online access, through the Buzzio Hive app and member portal, to the resources, templates, digital products and courses in the member area, as described on the sign-up page at the time you join. Member resources are accessed online in the app or portal and are not available to download. Membership may also include live sessions, which are part of the membership at no extra charge. We add new content over time.
- **Changes to content.** We may add, update, change or retire content, courses and live sessions, for example to keep them accurate and up to date. We will not make changes that significantly reduce what your membership includes overall without telling you in advance. If we do, you may cancel before the change takes effect (see "How to cancel" below).
- **Recurring billing and renewal.** Membership is a rolling subscription, billed in advance either monthly or annually, as you choose at sign-up, using the payment method you provide. It renews automatically at the end of each monthly or annual period until you cancel. The price, billing period and renewal terms are shown at sign-up and confirmed by email.
- **Price changes.** We may change the membership price. We will give you at least 30 days' notice by email before a new price applies to you, and it will only apply from your next renewal after that notice. If you do not want to pay the new price, you can cancel before it takes effect.
- **How to cancel.** You can cancel at any time directly in the membership portal. If you have any trouble, email hive@buzzio.io. Cancelling stops future renewals: you will not be charged again. The notice period for business subscriptions in clause 4 does not apply to consumer members.
- **When access ends.** Unless the 14-day cancellation right below applies, cancelling does not give you a refund for the current monthly or annual period. You keep access until the end of the period you have paid for. Your access to the app, portal, member resources, courses and live sessions then ends.
- **Your 14-day cancellation right.** When you first join, you would normally have 14 days to cancel. Because membership gives you immediate access to digital content, at sign-up we ask you to tick a box to give your express consent to access starting straight away, within the 14-day cancellation period, and to acknowledge that you will lose your right to cancel once access begins. Once you have given that consent and acknowledgement and access has begun, you lose the right to cancel for that payment (regulation 37 of the Consumer Contracts Regulations 2013), and we confirm this by email. Live sessions

are included in the membership at no extra charge and are not sold separately, so there is no separate charge or refund for them. Losing the 14-day right does not affect your right to cancel future renewals at any time.

- **Licence and fair use.** Membership is for one person. We grant you a personal, non-exclusive, non-transferable licence to access and use member resources, courses and live sessions online for your own personal, non-commercial use while your membership is active. You must not share your login, let anyone else use your account, or download, copy, screenshot, record, resell, share, publish or distribute member content. We may suspend or end the membership of anyone who breaks this clause, after telling you why where reasonable.
- **Your statutory rights.** Member content must be of satisfactory quality, fit for purpose and as described, and if it isn't, you have the rights described in clause 14 for faulty digital content. Live sessions will be provided with reasonable care and skill; if they are not, you are entitled to ask us to put it right.
- **Support.** hive@buzzio.io.

16. Consultations (consumers)

We may offer consultations or similar services that you book and pay for separately. The service, price and any timings are set out when you book.

- **Your 14-day cancellation right.** You can cancel a consultation booking within 14 days of the day you book it and we will refund what you paid. If you ask for the consultation to take place within those 14 days, we will ask for your express request at booking. If you then cancel within the 14 days, we will refund you less a proportionate amount for any part of the service already provided before you told us you were cancelling. Once the consultation has been fully provided at your express request, you no longer have a right to cancel it, and we will ask you to acknowledge this when you book.
- **To cancel,** email support@buzzio.io (or the contact shown on your booking confirmation).
- **Your statutory rights.** We will provide consultations with reasonable care and skill. If we don't, you are entitled to ask us to repeat the service or, if that isn't possible, to a price reduction.

17. Etsy Purchases

- We also sell digital products through our Etsy shop. If you buy from us on Etsy, your purchase is also subject to Etsy's own terms and policies, payment is processed by Etsy, and Etsy collects your details and shares the order details we need with us to fulfil it (see our Privacy Policy).
- Our licence terms, your statutory rights for faulty digital content, and your 14-day cancellation right (and how it is lost through express consent and acknowledgement) apply to Etsy purchases in the same way as set out in clause 14.
- Purchases made directly from us (not through Etsy) are governed only by these Terms.

18. Consumers: liability and disputes

- If you are a consumer, nothing in these terms limits or excludes our liability for death or personal injury caused by our negligence, for fraud or fraudulent misrepresentation, or for anything else that cannot be limited or excluded by law, including your rights under the Consumer Rights Act 2015. Clause 12 does not apply to consumers to the extent it conflicts with this.
- We are responsible for loss or damage you suffer that is a foreseeable result of our breaking these terms or failing to use reasonable care and skill. We are not responsible for business losses: our digital products, membership and consultations for consumers are for personal use only.
- If you have a complaint, please contact us first so we can try to put it right. The mediation step in clause 13 is optional for consumers. These terms are governed by the laws of England and Wales. If you live in Scotland or Northern Ireland you may also bring proceedings in your local courts, and you keep the protection of any mandatory consumer laws of the country where you live.