

Terms and Conditions

Effective Date: July 31, 2025

Welcome to New Habits Mindset Shifts. By accessing or using our website, coaching services, programs, products, live challenges, or any other offerings, you agree to be bound by the following Terms and Conditions. Please read them carefully.

1. Services

New Habits Mindset Shifts provides mindset and personal development coaching services as an independent PGI Consultant, based on the teachings and programs of the Proctor Gallagher Institute. All services are intended for educational and personal development purposes only and are not a substitute for medical, psychological, legal, or financial advice.

2. Client Responsibilities

By engaging with our services, you agree to:

- Participate actively and remain open to personal development
- Be honest and transparent during sessions
- Respect all materials and intellectual property shared

You acknowledge that your results are dependent on your own commitment, actions, and level of participation.

3. Payments and Refunds

- All fees must be paid in full or in accordance with an agreed payment plan

- All payments are non-refundable once a program, service, or challenge has commenced, unless otherwise stated in writing
- Missed payments may result in suspension or termination of access without notice

4. Intellectual Property

All materials, including but not limited to videos, workbooks, session content, and resources, are the property of New Habits Mindset Shifts and are provided for personal use only.

You may not copy, reproduce, distribute, record, or share any content without prior written permission.

5. Confidentiality

We are committed to maintaining a safe and respectful environment. Any personal information shared during coaching sessions or within group programs will remain confidential, except where disclosure is required by law or where there is a risk of harm.

Participants are also expected to respect the privacy of others within group settings.

6. Disclaimer

Results will vary for each individual. We make no guarantees regarding specific outcomes or results.

You accept full responsibility for your decisions, actions, and results before, during, and after participation in any of our services.

7. Termination

We reserve the right to terminate access to any service, program, or challenge without refund if:

- These Terms and Conditions are breached
- Behaviour is deemed inappropriate, disruptive, or disrespectful to the host or other participants

8. Changes to Terms

We reserve the right to update or modify these Terms and Conditions at any time. Continued use of our services following any changes constitutes acceptance of those changes.

9. Governing Law

These Terms shall be governed by and interpreted in accordance with the laws of England and Wales. Any disputes arising shall be subject to the exclusive jurisdiction of the courts of England and Wales.

10. Contact Information

For any questions regarding these Terms and Conditions, please contact:

 John@newhabitsmindsetshifts.com