

# TERMS OF USE

## The Smart-Worker Studio

**Effective Date:** 2026-Feb-01

Welcome to **The Smart-Worker Studio** (“Company,” “we,” “our,” or “us”). These Terms of Use (“Terms”) govern your access to and use of our website, digital products, services, content, and related materials (collectively, the “Site”).

By accessing this Site or purchasing any product, you agree to be bound by these Terms, our **Privacy Policy**, and our **Earnings Disclaimer**.

If you do not agree, or if you are unsure, **please do not access the Site or make a purchase**.

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### 1. BUSINESS INFORMATION

The Smart-Worker Studio is a digital education and information business based in **Canada**, serving users worldwide. Our content is based on professional experience and general workplace knowledge and is provided for **informational and educational purposes only**.

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### 2. ELIGIBILITY

You must be at least **18 years old** to access this Site or purchase any products. By using the Site, you confirm that you meet this requirement.

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### 3. DIGITAL PRODUCTS & LICENSE

When you purchase a digital product from The Smart-Worker Studio, you are granted a **limited, non-exclusive, non-transferable, revocable license** to use the product for **personal, non-commercial use only**, unless otherwise stated.

You may **not**:

- Share, resell, sublicense, distribute, or reproduce any product
- Modify or create derivative works
- Use content for commercial or training purposes without written permission

All content remains the intellectual property of The Smart-Worker Studio.

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### 4. NO GUARANTEES / NO PROFESSIONAL ADVICE

We do **not** guarantee outcomes, success, income, promotions, employment, financial results, or career advancement.

Content provided:

- Is based on experience and general best practices
- Does not constitute legal, financial, medical, HR, or professional advice
- Should not replace advice from qualified professionals

You are solely responsible for your decisions and actions.

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## 5. EARNINGS DISCLAIMER

Any references to income, savings, promotions, career growth, or financial improvement are **examples only** and **not guarantees**. Results vary based on individual effort, experience, market conditions, and external factors beyond our control.

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## 6. STRICT NO REFUND POLICY

Due to the **digital nature** of our products:

**ALL SALES ARE FINAL. NO REFUNDS. NO EXCHANGES.**

Once access is granted or content is delivered, it cannot be returned.

By purchasing on this page or any following pages, you **explicitly agree** to this no-refund policy.

If you do not agree or are unsure, **do not purchase**.

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## 7. PAYMENT & ACCESS

You agree to provide accurate billing information and authorize us to charge your selected payment method. We reserve the right to suspend or terminate access if payment is reversed, disputed, or fraudulent.

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## 8. USER CONDUCT

You agree not to:

- Use the Site unlawfully
- Interfere with site security or functionality
- Attempt to gain unauthorized access
- Harass, threaten, or misuse content or community spaces

We reserve the right to restrict or terminate access at our discretion.

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## **9. LIMITATION OF LIABILITY**

To the fullest extent permitted by law, The Smart-Worker Studio shall not be liable for any direct, indirect, incidental, consequential, or special damages arising from your use of the Site or products.

Your use of the Site is at your own risk.

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## **10. INDEMNIFICATION**

You agree to indemnify and hold harmless The Smart-Worker Studio from any claims, losses, damages, liabilities, or expenses arising from your violation of these Terms or misuse of our content.

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## **11. THIRD-PARTY LINKS**

We may reference third-party tools or resources. We are not responsible for their content, policies, or practices.

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## **12. TERMINATION**

We may terminate or restrict access to the Site or products at any time without notice if these Terms are violated.

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## **13. GOVERNING LAW**

These Terms are governed by the laws of **Canada**, without regard to conflict-of-law principles.

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## **14. CHANGES TO TERMS**

We may update these Terms at any time. Continued use of the Site constitutes acceptance of the updated Terms.

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## **15. CONTACT**

For questions regarding these Terms:

**Email:** [Insert Contact Email]

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## PRIVACY POLICY

### The Smart-Worker Studio

**Effective Date:** [Insert Date]

Your privacy matters to us. This Privacy Policy explains how we collect, use, store, and protect your personal information in accordance with **Canadian privacy laws (PIPEDA)** and applicable international standards.

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### 1. INFORMATION WE COLLECT

We may collect:

- Name and email address
  - Billing and transaction information
  - IP address and browser data
  - Website usage and analytics data
  - Communications you send to us
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### 2. HOW WE USE YOUR INFORMATION

Your information may be used to:

- Deliver digital products and services
  - Process payments
  - Communicate updates and support
  - Improve user experience
  - Comply with legal obligations
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### 3. PAYMENT PROCESSING

Payments are handled by secure third-party processors. We do **not** store full credit card details.

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### 4. COOKIES & ANALYTICS

We use cookies and analytics tools to understand site usage and improve performance. You may disable cookies in your browser settings.

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## 5. DATA SHARING

We do **not** sell or rent your personal data. Information may be shared only with:

- Service providers (payment, email, analytics)
- Legal authorities when required by law

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## 6. DATA SECURITY

We take reasonable steps to protect your information; however, no system is 100% secure. Use of the Site is at your own risk.

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## 7. INTERNATIONAL USERS

Your data may be processed and stored in Canada or other jurisdictions. By using the Site, you consent to this transfer.

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## 8. YOUR RIGHTS

You may request access, correction, or deletion of your personal information by contacting us.

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## 9. CHILDREN'S PRIVACY

This Site is not intended for individuals under 18. We do not knowingly collect data from minors.

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## 10. CHANGES TO THIS POLICY

We may update this Privacy Policy at any time. Continued use of the Site indicates acceptance.

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## 11. CONTACT

Privacy inquiries can be sent to:

**Email:** [Insert Contact Email]

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## FINAL PURCHASE ACKNOWLEDGEMENT (RECOMMENDED FOR CHECKOUT PAGE)

By purchasing, you confirm that you have read and agree to the **Terms & Conditions, Privacy Policy, and Earnings Disclaimer.**

You understand that **no guarantees are made** and that **all sales are final with no refunds**.  
If you do not agree or are unsure, **do not purchase**.