

Konkretia Oy - Lakisivut

Konkretia Oy - Business ID: 2391064-8

Address: Mäkipääntie 40, 44630 Kumpumäki, Finland

Email: info@konkretia.fi

Terms of Sale and Delivery

1. Products and Prices

All prices include VAT 25.5%. Konkretia Oy reserves the right to change prices.

2. Ordering and Payment

Orders are placed through the website, and payments are processed securely via third-party providers like Stripe or PayPal.

3. Delivery

Digital products and online courses are delivered electronically immediately after payment.

4. Cancellation Policy

Digital products are non-refundable. The customer accepts this upon placing the order.

5. Complaints

Contact us at info@konkretia.fi within 14 days of purchase.

6. Data Protection

See Privacy Policy.

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7. Disputes

Disputes will be resolved primarily through negotiation.

Privacy Policy

1. What data is collected?

- Name, email address, IP address, payment details

2. Purpose of data use

- Order processing, content delivery, customer communication

3. Cookies

This website uses cookies for analytics and marketing.

4. Data Storage and Security

Data is stored within the EU/EEA. Access is limited to essential use only.

5. Third-party disclosure

We do not share data with third parties unless necessary for technical or payment services.

Cookie Policy

Our website uses cookies as follows:

- Essential cookies: For basic site functionality
- Analytics cookies: e.g. Google Analytics
- Marketing cookies: e.g. retargeting (Meta Pixel)

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You may disable cookies in your browser settings. Cookie usage is common practice for online services.