

Terms and Conditions

Effective Date: 1st July 2024

Welcome to your Digital product and service by Katrina-W. Please read these Terms and Conditions carefully before purchasing, accessing, or using any of our digital downloadable products or memberships. By purchasing or using our content, you agree to be bound by the following terms and conditions, in accordance with Australian Consumer Law.

1. Digital Products and Refunds

All of our digital products are delivered instantly and are designed to provide transformational learning and self-development. Under Australian Consumer Law, we are not required to provide a refund or replacement if you change your mind.

However, we offer a conditional refund policy for digital course purchases:

- If you believe the course did not deliver as promised, you must email **katrina@katrina-w.com** within **21 days of purchase**.
- Your email must include:
 - A copy of your completed course work
 - A written summary outlining how the course did not meet its advertised outcomes or expectations
- Upon review, and at Katrina's sole discretion, if your request meets the refund criteria, the purchase price of the individual course will be refunded within 21 days.

2. Membership Subscriptions and Cancellation

Due to the low-cost nature of our membership model and the immediate access to unlimited downloads, **no refunds are granted on membership payments**.

You may cancel your subscription at any time by notifying us **at least 48 hours prior to your next billing date**. Cancellations:

- Must be submitted via your account or in writing
- Will terminate access at the **end of the current billing cycle**
- Are not eligible for pro rata refunds

3. Lifetime Coaching Membership Rate and Pause Option

When you subscribe to 1:1 Coaching, your rate is **locked in for life**, provided Katrina-W continues to offer the service and you comply with the rules and regulations of the offer.

When you subscribe to Memberships, your rate is **locked in for life**, provided Katrina-W continues to offer the service and you comply with the rules and regulations of the offer.

If you wish to pause or cancel your subscription:

- **You forfeit the locked in rate thereafter your cancellation, failure to pay the membership fee, or request a refund.**
- **If you wish to return after cancellation and resubscribe, providing you meet the community guidelines, rules and regulations, you may. However, once you have forfeited ongoing membership you must subscribe again at the then-current rate**

4. Access Limitations and Usage Rights

Your membership and access are for **personal use only** and may not be shared or transferred.

Permissible sharing is limited to your **immediate household** within **two generations**, including:

- Spouse and your children living with you at the same residential address. In the event of divorce, the person who signed up for the service first is the sole owner of the membership and the membership may not be transferred or sold.
- Children and their spouses living in the same household with the same residential address. In the event of divorce, the person who signed up for the service first is the sole owner of the membership and the membership may not be transferred or sold.
- Parents your parents living with you in the same household at the same residential address. In the event of divorce, the person who signed up for the service first is the sole owner of the membership and the membership may not be transferred or sold.
- Siblings your siblings living with you at the same residential address

Memberships are not redeemable for cash, to be sold nor are they transferable in any manner outside of these conditions.

5. Intellectual Property and Energy Integrity

All course content, including Clear Energy Therapy and Forgiveness Work, is the **intellectual property of Katrina-W. Katrina Wyrzykowski; I'm Living the Life Business; and www.katrina-w.com.**

You are **strictly prohibited** from:

- Copying or reproducing content in any form
- Delivering Clear Energy Therapy® or Forgiveness methods to others who have not enrolled in the course, paid the membership fees or registered their details with Katrina Wyrzykowski or her business.

These teachings are created with intentional energy. Unauthorised use may result in consequences beyond legal action. The energy of integrity and investment is sacred and protected.

6. General Provisions

- Prices, offers, and terms are subject to change at any time without notice

- We reserve the right to modify or discontinue access to any product or service
- All content is educational and not a substitute for medical or psychological treatment

By purchasing or enrolling in any of our programs, you agree to these Terms and Conditions.

For any inquiries, contact: **katrina@katrina-w.com**

These terms and Conditions may change without notice and a current copy may be requested via e-mail to: katrina@katrina-w.com

Part 2:

GENERAL CONDITIONS OF SALE

Owner: Katrina Wyrzykowski

Registered Business Name: *I'm Living the Life*

ABN: [INSERT YOUR ABN HERE]

These General Conditions of Sale (“Conditions”) govern the sale of goods and services by *I'm Living the Life* to the buyer (“Customer”).

1. Formation of Contract

A sale is deemed accepted upon completion of checkout and receipt of full or partial payment.

2. Pricing and Payment

All prices are listed in AUD and include GST where applicable. Payment is due at the time of order unless otherwise stated.

3. Delivery

Delivery of digital products shall occur upon payment confirmation. For physical products, risk passes to the Customer upon dispatch.

4. Refunds and Consumer Guarantees

All sales are subject to the Australian Consumer Law. Our goods and services come with guarantees that cannot be excluded under the ACL. Refunds will be provided in accordance with these rights.

5. Limitation of Liability

To the extent permitted by law, liability is limited to the replacement, repair, or refund of the goods or services provided.

6. Customer Obligations

The Customer agrees to provide accurate information and not to use the products or services for unlawful purposes.

7. Intellectual Property

All content and intellectual property remain the property of *I'm Living the Life* and may not be copied or distributed without written consent.

8. Amendments

We reserve the right to amend these Conditions at any time. Continued use of our services constitutes acceptance of the amended Conditions.

9. Jurisdiction

These Conditions are governed by the laws of the State of [insert state or territory] in Australia.