

## Agreement for The Owner

This agreement and terms of use constitute a legally binding contract between

**Susan Seale** and **purchaser/participant of The Owner**

**Please read these Terms carefully before completing your purchase.**

### **Terms of Use**

Susan Seale is also referred to as "I", "my" or "me" in this agreement. Participant is also referred to as "you" or "your".

When purchasing my Programs, Products or Materials you agree to these Terms of Use and are legally bound by them, whether or not you have read them.

If at any time you do not agree with these Terms of Use, please do not use my Programs, Products or Program Materials.

### **Fees and payments**

Program fees are payable through the registration form provided in the payment cart.

### **Receipt**

Receipt of all paid fees will be provided by Susan Seale.

**Chargebacks**

You agree to never dispute any charges already paid, no matter the payment vehicle. (Example: Paypal, Stripe, bank transfer, etc.)

**Refunds**

Refunds are available up to 7 (seven) days after registration, **minus a \$100 administration fee and minus fees for private sessions already completed as part of this program.**

After the 7 day refund period, refunds are no longer available even if you miss sessions or decide not to continue with the program at any time, for any reason during the commitment of your purchase.

You are responsible to complete your monthly payments (if on a payment plan) even if you miss sessions or decide not to continue with the program at any time, for any reason.

**Late payments**

In the case of monthly payments, if payments are not received as promised, Susan reserves the right to pause our work together until late payments have been received.

**Location requirements**

Our group calls are held via Zoom, an online meeting platform.

**Recorded Sessions**

Sessions may be recorded and made available to each participant.

**Social Media Groups**

You understand that social media groups provided as part of this program are organized on public social media platforms not owned by me, and even if the group is private, your privacy is not guaranteed.

**Confidentiality**

You agree to respect confidentiality of all participants in the program.

Your personal information is held in confidence, unless permission is received to do otherwise, or I am required by law to share your information.

You agree that submitting confidential information is done at your own risk. There are digital apps, platforms and services required to manage the digital nature of my online business and due to the nature of the internet, I cannot completely ensure the security of your information even though I do everything I can to protect your information.

**Responsibility**

You agree you are solely responsible for your results and will take 100% responsibility for your life and business decisions while participating in this program.

You agree that Susan Seale is not responsible for your earnings, the success or failure of your business decisions, the increase or decrease of your finances or income level, or any other result or adverse outcome of any kind that you may have as a result of your participation in The Owner.

You understand that you are encouraged to hire and make use of your own financial advisors, legal advisors and accountants.

**Respect**

You agree not to copy, create a derivative or represent my Programs, Products or Materials as if they are yours or created by you.

You agree to consult with me if you wish to use my work by obtaining written permission and credit me where I should obviously be credited.

**Disclaimer**

Susan Seale is not a therapist, clergy, counsellor or medical professional, and she does not treat, medicate or diagnose medical or mental health conditions.

If you require those supports, you agree to seek out those professionals as needed.

**If you have questions about this agreement, contact me at [susan@susanseale.com](mailto:susan@susanseale.com). Thank you.**