

## TERMS AND CONDITIONS

Please read these Terms and Conditions ("T&C") carefully. You must agree to these terms and conditions before using any items created by/for Nufocus Training & Consulting Group/Nufocus Consulting brand, including NuFocus University. This agreement includes, but is not limited to: e-courses, coaching products, digital classes, online programs, workshops, or trainings, or joining any online private groups whether on a website hosted by the NuFocus Consulting Brands or a third-party website such as facebook.com (collectively "the Program").

You may not use the Program if you do not agree with these Terms and Conditions.

The word "Releasees" is defined in these T&C to include the following: I Nufocus Training & Consulting Group, its subsidiaries, associated firms, owners, members, managers, directors, officers, past and current employees, agents, coaches, representatives, successors, and assigns (collectively "the Company"); (ii) any Company volunteers.

**NOTE TO MINORS AND PARENTS/GUARDIANS OF MINORS:** These items are only available to the legal age category as defined by law for their intended use.

**NOTE TO MINORS:** You acknowledge that your parent or guardian has read, understood, and accepted to these terms and conditions.

**NOTE TO PARENTS/GUARDIANS OF MINORS:** You acknowledge that you have reviewed, understood, and agreed to the terms of this Agreement (such terms being interpreted as if they applied both to you and your minor child/ward) and that you have the legal authority to enter into this Agreement on behalf of your minor child/ward.

### Payment and Refunds

If you pay by debit or with credit card, you authorize us to charge your credit or debit card without further authorization for all fees and charges owed to the Company, for which you will obtain an electronic receipt. You also agree that the Company is permitted to disclose any payment information and instructions required to complete the payment transactions with its third-party payment service providers (e.g., credit card transaction processing, merchant settlement, and related services).

If you are on a payment plan and your payment is not received by the due date, you will have a three (3) day grace period to make the payment; otherwise, the Program will not continue, and we reserve the right to cancel your access to the Program and any Content immediately and permanently.

If you fail to make a timely payment in accordance with these Terms and Conditions or voluntarily decide to withdraw from the Program at any time or for any reason, you will remain

fully responsible for the full cost of the Program and all payments in any payment plan you choose – unless you purchased a Program with a month-to-month subscription, in which case you can voluntarily withdraw at any time.

We value your feedback on the Program. However, due to the tremendous time, effort, planning, and care that goes into producing and providing the Program(s), we have a conditional refund policy on all our products. By using and/or purchasing any of our digital and/or online courses, classes, eBooks, boot camps any programs offered through our site, you understand and accept that all sales are final, and no refunds will be issued outside of the conditional refund policy – unless a specific “exception request” is submitted within 3 days from date of purchase, and it is deemed refund-worthy by the administrator. You must comply with all restrictions to the refund policy and or offered guarantee, (some are 30/60-day guarantee), and by sending an e-mail to [support@angelacooper.com](mailto:support@angelacooper.com).

We do not tolerate or accept any form of chargeback threats or actual chargebacks from your credit card company or payment processor because we have a clear and explicit Refund Policy in these T&C that you agreed to prior to completing the purchase of the Program. If a chargeback is placed on a purchase or we receive a chargeback threat during or after your purchase, we reserve the right to report the incident to all three credit reporting agencies or to any other entity for inclusion in any chargeback database or listing as a delinquent account, which could have a negative impact on your credit report score. Your name, email address, order date, order amount, and billing address will be reported. Chargeback abusers who want to be removed from the database must pay the chargeback amount.

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You also consent to the Company taking photographs, videos, and/or audio recordings of you, your voice, and/or your likeness during the Program, including teleconference sessions, webinars, and other communications. We reserve the right, at our sole discretion, to use these photographs, videos, or audio recordings, and/or any other materials submitted by you to the Company or created by the Company in connection with your participation in any Program, without compensation to you at any time, now or in the future.

You also grant us and anyone authorized by us the right to use your likeness and identify you as the author and individual depicted in any comments, posts, photos, images, videos, or other contributions created by you or the Company, or by name, email address, or screen name, for any purpose, including commercial purposes and advertising. You acknowledge that we have the right but not the obligation to use any contributions from you and that we may choose to

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If the Company grants you permission, you agree to utilize the exact Content that the Company permits.