

Terms and Conditions of Use for **CHLOE'S CREATIVE CO.**

Last Updated on January 12, 2024

NOTICE: These Terms and Conditions of Use are legally binding. It is Your responsibility to read these Terms and Conditions of Use carefully prior to purchase, use, or access of any of Our products, including online courses.

GENERAL PROVISIONS

This website is owned and operated by **CHLOE'S CREATIVE CO.**, an Australian company.

You must be at least sixteen years of age to use Our website. Use of this website is at your own risk. We host our site on a reputable platform and take reasonable efforts to maintain and host the site. However, We make no explicit representations or warranties as to the safety of your individual use of the website. The Terms and Conditions contained on this page are subject to change at any time.

INTELLECTUAL PROPERTY NOTICE

All images, text, designs, graphics, trademarks, and service marks are owned by and property of **CHLOE'S CREATIVE CO.**, or the properly attributed party. It is a violation of federal law to use any of our intellectual property in whole or in part, and modification of any materials contained on this site is illegal and may be prosecuted to the fullest extent permissible should we choose to do so, including asking for financial penalties (damages) and/or an injunction forcing you to stop using our intellectual property immediately.

You may use Our intellectual property with clear and obvious credit back to our site, as well as links back to the page where the materials, designs, images, text, quote, or post is located when it is appropriate to do so. However, You may never claim any of our intellectual property as your own or your unique creation, even with attribution.

SECURITY AND ASSUMPTION OF RISK

SECURITY

It is your responsibility to secure your username and password from theft or any other means of unauthorised use that would violate these Terms and Conditions of Use. We do not store any whole credit card numbers or payment information, and instead, these are processed through third-party processors such as Stripe, or Paypal. By utilising these payment processors to gain access to the offering, You indemnify us and instead assume any and all risk or liability for the security of the payment details, and agree to be bound by the third-party payment processor's applicable terms and conditions of use.

CONFIDENTIALITY

You have no right to confidentiality unless otherwise explicitly stated, such as in a subsequent client agreement, or otherwise implicitly agreed upon as mandated by law or fiduciary duty.

ASSUMPTION OF RISK

Upon accessing our offerings, products, and/or associated materials, whether paid or unpaid, you acknowledge and accept all risks associated with your access and any subsequent actions you decide to take based on the influence, information, or educational materials provided to you.

YOUR COMMUNICATIONS

Any communications made through our 'work with us', 'services & pricing request form', blog, blog comments, newsletter sign up, or other related pages, or directly to our phones or mailing or email addresses is not held privileged or confidential and is subject to viewing and distribution by third parties. We own any and all communications displayed on our website, servers, comments, emails, or other media as allowed by Australian law, and will not give credit or pay royalties for unsolicited user-generated content such as blog comments or emails. For more information on when and how we store and use your communications or any data provided by You in those communications, please refer to our [Privacy Policy](#) on this page.

You agree not to submit any content or communications that could be illegal or serve an unlawful purpose, including, but not limited to communications that are potentially libellous or maliciously false, obscene, abusive, negligent, or otherwise harmful or inappropriate.

YOUR PURCHASES

Billing Terms and Conditions:

In consideration for any Product provided by Company (**CHLOE'S CREATIVE CO.**) to Customer, Customer agrees to pay Company (**CHLOE'S CREATIVE CO.**) the purchase price or recurring fee as shown on the checkout page. Customer agrees to be responsible for the full Fee and agrees to pay the full Fee electronically, via Company's (**CHLOE'S CREATIVE CO.**) website or Company's (**CHLOE'S CREATIVE CO.**) selected third party payment processor.

Customers shall make payment prior to gaining any access to the Product.

Refund Policy:

The Company (**CHLOE'S CREATIVE CO.**) provides digital products that are digital and the Customer gets access upon purchase. Because of that, we do not accept refund requests.

Customer understands that Company does not provide refunds.

DISCLAIMERS

Our website and related materials are provided for educational and informational use only. You agree to indemnify and hold harmless our website and company for any direct or indirect loss or conduct incurred as a result of your use of our website and any related communications, including as a result of any consequences incurred from technological failures such as a payment processor error(s) or system failure(s).

While we may reference certain results, outcomes or situations on this website, You understand and acknowledge that we make no guarantee as to the accuracy of third-party statements contained herein or the likelihood of success for you as a result of these statements or any other statements anywhere on this website. If You have medical, legal, or financial questions, You should consult a medical professional, lawyer, or CPA and/or CFP respectively. We expressly disclaim any and all responsibility for any actions or omissions you choose to make as a result of using this website, related materials, products, courses, or the materials contained herein.

This website is updated on a regular basis and while we try to make accurate statements in a timely and effective manner, We cannot guarantee that all materials and related media contained herein are entirely accurate, complete, or up to date. You expressly acknowledge and understand that any information or knowledge you gain as a result of using this website is used at your own risk. If You should see any errors or omissions and would like to let us know, please email us at hello@chloescreativeco.com.au

THIRD PARTY DISCLAIMER

You acknowledge and agree that We are not liable for any defamatory, offensive, or illegal conduct of any other participant or user, including You.

WARRANTIES DISCLAIMER

We do not provide any warranties regarding our programs, products, services, or program materials. You acknowledge that these offerings are provided "as is" and without any warranties, either express or implied. To the maximum extent permitted by applicable law, we disclaim all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

We do not guarantee that the programs, products, services, or program materials will be functional, uninterrupted, accurate, complete, appropriate, or error-free. We cannot warrant

that any defects will be corrected or that any part of the website, content, or offerings are free of viruses or other harmful components. Furthermore, we do not make any representations regarding the use or the results of the use of our program, product, or service materials, or of third-party websites, in terms of correctness, accuracy, timeliness, reliability, or otherwise.

INDEMNIFICATION, LIMITATION OF LIABILITY, AND RELEASE OF CLAIMS

AFFILIATES

This site may use affiliate links to sell certain products or services. We disclaim any and all liability as a result of your purchase through one of these links. We will use reasonable efforts to notify you when and where we have placed affiliate links in addition to this disclaimer located in these Terms and Conditions. You accept express liability for any and all consequences or benefits of clicking the affiliate links contained on this website or related communications.

TERMINATION

If at any time we feel you have violated these Terms and Conditions, then We shall immediately terminate your use of our website and any related communications as we deem appropriate. It is within our sole discretion to allow any user's access of our website, and we may revoke this access at any time without notice, and if necessary, block Your IP address from further visits to Our site(s).

ENTIRE AGREEMENT

Before you register with our website or make any purchases therefrom, You will be asked to consent to our Privacy Policy. If You have consented, or once you do consent, the terms of the Privacy Policy together with these Terms and Conditions, the information contained herein constitutes the entire agreement between site users and our company relating to the use of this website.

CONSENT

By using our website, you hereby consent to our Terms and Conditions of Use and Privacy Policy.

If You require any more information or have any questions about Our Terms and Conditions of Use, or Our Privacy Policy, please feel free to contact Us by email at hello@chloescreativeco.com.au

ALL RIGHTS RESERVED

All rights not expressly granted in these Terms and Conditions of Use and Privacy Policy or any express written here, are reserved by Company **CHLOE'S CREATIVE CO.**

SEVERABILITY

If any part of these Terms and Conditions of Use and Privacy Policy is deemed unlawful and/or unenforceable, all other provisions contained herein will remain in full force and effect.

CONTACT INFORMATION

Email: hello@chloescreativeco.com.au