

The following **Terms and Conditions** are a part of Tulia Lopes' enrollment agreement with you - "the customer". They apply to the seminars/workshops/webinars/calls ("Seminar(s)") you have specified, and for which you wish to enroll. In these terms and conditions, all references to "I", "her", "she" or "we", "us", "our" mean "Tulia Lopes".

1. 100% Money Back Guarantee

To qualify for the money back guarantee, you must attend the whole Seminar you paid your tuition for, do every exercise, participate actively during the event, partake in every break/lunch time exercise, and stay until the event is closed. If you do those things and do not see massive value, then you will receive a refund less the cost of any third party products. To claim a refund you must advise the local Event Manager at the end of the event, hand in your instruction manual and other product before the end of the event, **and** confirm your request in writing by emailing to the Tulia Lopes' office the next business day in Germany.

2. Payments – Paid-in-Full Option

To qualify for the special 'paid in full' pricing you must pay in full at the time of your enrollment. If this condition is not met, you will be placed on a payment plan.

3. Payment Deposits – Payment Plan Option: Minimum Deposit

We will not accept your enrollment until we receive your payment equal to or greater than the minimum deposit. If your enrollment deposit is not equal to the minimum deposit required, this amount will be held in credit and may not be refunded outside of the cooling off period of five working days from signature.

4. Payments – Payment Plan Option: Financial Disclosures

You must advise us of your financial details on the date of your enrollment for a payment plan to be set up. Should these details not be provided, we reserve the right to cancel your enrollment within seven German working days; then, a refund will not be available. **Please note:** Your final payment must be received by us at least 30 days prior to attending a Seminar.

5. Changing A Payment Plan

Any changes to your payment plan must be received in writing to Tulia Lopes within ten days prior to your next scheduled debit date. Refunds will not be given due to your failure to notify us within this time frame.

6. Completion Term

All seminar enrollments included in this form must be completed within a year from the original date of the enrollment as shown in this agreement. There will be no credits for enrollments not completed within this time.

For special non-recurring events, the ticket seat is void once the event is completed and no refunds are issued for missing a special "one-time-only" event.

7. Seminar Changes

If for any reason we deem it necessary to change the seminar dates, venue, speaker, content, title or hours, we may do so by notifying you in writing of the changes we make. In this case you retain the right to reschedule your enrollment without penalty.

8. Choosing to Cancel or Reschedule Your Enrollment

Should you decide to cancel or reschedule your enrollment shortly before the date of a seminar, Tulia Lopes will not be able to avoid the costs involved for your attendance at the

event. Therefore, we will charge a fee for changing your enrollment as indicated below. All requests to cancel or reschedule your enrollment must be received by Tulia Lopes in writing, by email or fax prior to the day of the seminar you enrolled in.

9. Cancelling Your Enrollment Within a 3 Day "Cooling-off Period"

If you choose to cancel your enrollment for any reason within 3 business days of completing this form (the "cooling-off period"), then we will refund you the total amount you have paid to us less a 10% administration fee and the value of any physical or digital products received. Please note all product like handout manuals is non-refundable. For your refund to be processed, please allow up to ten business days after your refund has been approved.

In short: Date of Cancellation: Within three business days of enrollment → Deduction of refund = 10% of full enrollment cost.

10. Cancelling Your Enrollment After The 3 Day Cooling-off Period

If you choose to cancel your enrollment for any reason after the three business day cooling-off period, you will receive a credit only. Credits may not be claimed as refunds; but may be applied towards an enrollment in any other seminar or product offered by Tulia Lopes within six months. The credit will be for the total amount you have paid less product costs and a cancellation fee - as follows:

In short: Date of Cancellation: After three business days of enrollment → Deduction of credit = 10% of full enrollment cost.

11. Enrollment Cancellation And Product Costs

Product and bonus items are non-returnable outside of the cooling-off period. If you choose to cancel your enrollment for any reason, the value of any product and bonus items received with your enrollment will be deducted from any credit that you may be eligible for. Product and bonus item values are: see specification during presentations.

12. Rescheduling Your Enrollment

If you choose to reschedule your enrollment from the seminar dates originally selected, then you will have to pay a rescheduling fee as follows:

\$000 91+ days prior to start of Seminar or within three days after enrollment

\$250 31-90 days prior to start of Seminar

8-30 days prior to start of Seminar 40% of enrollment fee

0-7 days prior to start of Seminar 100% of enrollment fee.

Any reschedule is subject to seats available in a seminar with the same speaker as shown. You agree that Tulia Lopes may not convene the same seminar again and there is no obligation on her to do so. Any event purchase that is re-scheduled by you from the original date selected, as per paragraph 3, must be rescheduled to an event within 12 months of the original purchase, if not done so, the purchase and fees will be forfeited.

13. Failure To Attend A Seminar

If you fail to attend a seminar in which you are enrolled then you will forfeit the full cost of that enrollment and a credit is not available.

14. Username (if applicable)

Should your enrollment entitle you to have access to an online site using a username and password, then, on completion of the agreement, and once full payment of your deposit is confirmed, you can expect to receive a username and password via your chosen email address within seven business days. Please check your junk mail folder, if you don't think you have received anything. Home studies, that are bonuses, are not delivered until after you completed the seminar (that they are bonused from). Please allow ten days after the completion of your seminar to receive your online Home Study login info. Complete payment is required before any Home Studies are delivered. All Home Studies are digital, delivered online and no physical product will be delivered, unless explicitly stated otherwise.

15. Product Warranty (if applicable)

If any product that you receive with your enrollment is found to be faulty, our only obligation to you is to replace the faulty product within ten business days of your written request and return of the faulty product.

16. Partner Discount (if applicable)

If you have enrolled in this event as the partner of a full fee-paying participant and you have received a partner discount on the seminar, should your full fee-paying partner cancel, your discount will no longer apply and you will be required to pay the full fee for the course. Should your full fee-paying partner change to a payment plan then your discount will be the payment plan discount price. Partner Discount is only for your spouse, de facto spouse or formal business partner nominated at the time of the enrollment agreement.

17. Disclaimer

Any financial information presented at this event is prepared and presented as entertainment and information only. Tulia Lopes and her team make no representation and give no warranty to the accuracy or completeness of the information provided at or in relation to this event and does not accept responsibility for any errors or inaccuracies in, or omissions from, the information contained herein. The information provided during or in relation to the event is for general purposes only and it does not purport to be comprehensive or to render specific advice. The information provided during or in relation to the event should not be regarded as financial advice. If any information or advice that may constitute financial advice is given at or in relation to an event, such financial advice is not authorized or endorsed by Tulia Lopes and does not constitute financial advice given by her. This disclaimer does not purport to exclude any warranties implied by law which may not be lawfully excluded.

18. Intellectual Property

All material relating to the Seminar for which you are enrolling whether presented during, before or after the Seminar, is subject to copyright and other intellectual property rights. The copyright in all such materials remains the property of their owners and may not be recorded, used or reproduced, without the written permission of the copyright owner. You agree not to at any time do anything that would infringe the intellectual property rights in such materials.

19. General

The laws of Germany govern this agreement. Should any part of this agreement be determined by a court to be invalid or unenforceable, the remainder of the agreement will not be rendered affected. This agreement may not be varied except with the written approval of Tulia

Lopes. All terms, conditions and warranties implied by statute that are excludable are excluded from this agreement. Such terms, conditions and warranties implied by statute that are not excludable are not excluded from this agreement. Tulia Lopes' liability for breach of such conditions and warranties implied by statute, that are not excludable, is limited to the total amount paid by you to Tulia Lopes under this agreement.

20. Release & Waiver for pictures and videos

As a participant of any event organised and performed by Tulia Lopes and her team, you grant the right for her photographers and videographers to take pictures and video of the event. If you show up in a picture or a video, you grant Tulia Lopes the right to use that picture and/or video in her marketing with your likeness in it.

Contact Us

In case of doubts, please contact us:

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