

Wisdom of Wealth

Terms & Conditions for Coaching Programs

1.0 Contract Terms

We provide a range of consultation and coaching services to you on the terms that follow in this document. If you place an order with us for any services provided by Wisdom of Wealth then, unless we notify you that we do not accept your order, a legally binding contract will be formed between you and Wisdom of Wealth (“I”, “we”, “us” or “Wisdom of Wealth”).

The terms of that contract are as set out here, together with any representation that we have made about the relevant Services on our website. All other terms and conditions contained in any other document, and all other representations, are excluded unless their inclusion is expressly agreed in writing, for example within a relevant Service Agreement document.

2.0 Payment for Goods and Services

2.1 Payments are accepted via EFT or PayPal in advance of your session, service / in accordance with your Service Agreement signed and returned prior to the delivery of services.

2.2 In most instances payment for services is required in full at or prior to the first consultation. If we agree that payment is to be made via invoice or instalment payment plan this will be detailed in writing as part of your service agreement and full payment of the invoice due within 7 days of the date of the invoice and before the delivery of services commences. Payment in full, for all goods (products) purchased via the Wisdom of Wealth website or direct from a member of the Wisdom of Wealth team is due at time purchase.

2.3 Your Service Agreement will outline your full investment of fees for services requested. Unless otherwise stated fees include all relevant taxes, for example, Goods and Services Tax (GST) as applicable in Australia.

2.4 Payment Options

2.4.1 Electronic Funds / Direct Bank Account Transfer details

Account Name: Wisdom of Wealth

Bank: Macquarie Bank

BSB: 182-512

Account No: 963266259

Reference: Quote your surname & invoice number

2.4.2 Credit Card Payments

Credit Card payments are accepted online via a PayPal. We also provide customised email gateways for individual instalment arrangements. Please note that electronic credit card payments attract a 3% processing and administration fee

2.5 Overdue Payments

2.5.1 If paying via invoice or scheduled and agreed payment plan (i.e. monthly deductions via PayPal for coaching and consulting services) and payment is between 7 and 14 days overdue you will be charged a late payment fee of 15% of the total invoice amount in addition to the principle amount detailed on the invoice or signed payment plan. If payment is more than 14 days overdue you will be charged a late payment fee of 30% of the total invoice amount in addition to the principle amount detailed on the invoice or signed payment plan

2.5.2 Wisdom of Wealth reserves the right to suspend the services or terminate the contract between you, the client and us, the service provider if our charges are more than 45 days overdue for payment by you. In this instance all fees overdue require immediate payment

and an additional 50% of the total invoice amount in addition to the principle amount detailed on the invoice will be charged to your account.

3.0 Refunds

3.1 Coaching and Training Services Refunds

Wisdom of Wealth Abundantly Satisfied Guarantee

While we are 100% confident you're going to be completely satisfied with your investment in services provided by Wisdom of Wealth, we want you to feel at ease making your decision to invest. Therefore our owner, Christina Cabrera offers you her personal Abundantly Satisfied Guarantee. What that means is, if after 30 days, you have participated in all scheduled consultations or coaching sessions, have taken action and implemented all of the material we cover together in the context of a program, or you purchase a services product and can prove that you have implemented the information you have learnt and you are not happy with the outcomes then let us know and we will refund your full investment minus administrative fees. Send a written request to Wisdom of Wealth owner, Christina Cabrera, via email info@wisdomofwealth.com.au outlining your dissatisfaction and showing written evidence of how you have taken action and implemented the knowledge you have gained from interaction with the services provided by Wisdom of Wealth and your investment will be refunded within 14 days of receipt of your request.

3.2 Ending Coaching and Consulting Contracts / Service Agreements

In the event that you decide not to continue with your coaching or consulting contract with Christina Cabrera 30 days' notice in writing outlining the reasons for ceasing the contract is required before the contract can be ceased. No refunds of fees paid to that date will be made if you have paid in full, up front for services outlined in your signed Service Agreement. If you have elected to pay in monthly instalments you are required to pay 100% of the remaining outstanding payments due beyond the 30 days written notice to break your contract. A monthly payment plan is offered to assist you to make payment over time. It does not constitute a month by month service therefore the full amount is still due to be paid in line with your original agreement and as outlined in this document. Please refer to section 2.5 Overdue Payments above so that you are aware of any additional fees that may be incurred for any late or missed payments at the time you provide written notice of your wish to break the contract.

3.3 Putting Services On Hold

If for some reason you wish to put your coaching services on hold please submit a detailed written request to Wisdom of Wealth owner, Christina Cabrera, providing 30 days' notice at a minimum. It is not our practice to place Service Agreements (contracts), or the delivery of services on hold therefore each request will be addressed individually. Please understand that it is not a given that your contract can be placed on hold. If your contract is altered you will be required to sign an amendment to your existing contract and all outstanding fees at the time of the request must be paid in full before the new contract takes effect. Your initial investment agreement is still effective and your outstanding fees, if paying in instalments, will be due in line with your new amended contract. Please note that additional fees may be incurred depending on the details of the amended contract.

3.4 Product Refunds

Please refer to our current Pricing Policy for details of our product refunds and returns.

4.0 Rescheduling Consultations

24 hours' notice is required for the rescheduling or cancellation of a private consultation. It is Wisdom of Wealth's preference that cancellations be made in person or by telephone (Please leave a message if Christina Cabrera is unable to speak with you), as email and sms cancellations are not always reliable. Failure to reschedule with the specified notice will result in you forfeiting the session.

5.0 Service Agreement For Coaching and Consulting Services

Both Wisdom of Wealth owner, Christina Cabrera and you, the client, sign a Terms of Service Agreement Form prior to the commencement of services. This document, known as a Service Agreement provides specific information relating to the delivery of services that will be provided by Wisdom of Wealth. All relevant terms and conditions outlined within your Service Agreement and this document come into effect at the time the document is signed and your signed copy returned to Wisdom of Wealth. Failing to sign and return the document will lead to a cancellation of services before commencement. If you have any queries over the terms of this agreement, please forward your query in writing to Christina Cabrera, owner at Wisdom of Wealth via email; info@wisdomofwealth.com.au

Last reviewed by Christina Cabrera, owner, Wisdom of Wealth, October 2015. This document supersedes any previous copies of terms and conditions documents created and published by Wisdom of Wealth.