

Refund Policy and Terms & Conditions of Sale

Not a Bad Idea, www.notabadidea.fi, as the producer and owner of SKILLOON® Courses, Products and Services, www.skilloonstore.com

Refund Policy

Online products: All online Courses, Products or Services, except those covered by the **Limited Refund Policy** have a 30-day refund period. If you do not receive your welcome instructions right away, please notify us so that we can make sure you get started well within the 30-day period. If you are not satisfied with your program, a refund may be issued within 30 days of the purchase date. You, the buyer, may request a refund to our client care team by phone, [email skilloontech@gmail.com](mailto:skilloontech@gmail.com) prior to midnight ET of the thirtieth day after the date of purchase. No refunds will be issued after 30 days from purchase.

Limited Refund Policy: All online Courses, Products or Services, that have a completion timeline less than 30 days will have a refund period of 3 Days. You, the buyer, may request a refund to our client care team by phone, email or through Contact Us page prior to midnight ET of the third day after the date of purchase. No refunds will be issued after 3 days from purchase.

The 100% Your Investment Guarantee for the SKILLOON's Success in Exams Course, is 100% contingent upon, and can only be redeemed if you provide compelling evidence that you diligently applied the activities provided. In addition, you must have completed 100% of the activities of your program. In the tasks, you must follow the instructions. You must demonstrate your dedication to completing them appropriately and developing yourself.

Contact. If you have any questions regarding this policy, please contact us through our skilloontech@gmail.com.

Terms & Conditions of Sale

Please read this agreement carefully and save it. If you do not agree with it, you should leave the SKILLOON website and discontinue use of the Services immediately.

This is a legally binding agreement between you and SKILLOON®. By purchasing our product or by using the Products and Services, you agree to be bound by this agreement.

The Services. The Services target specific functions involved with concentration, motivation, emotional regulation, optimal performance, focus and decision-making to develop the right subconscious beliefs and habit patterns that are essential to reach your maximum potential. You agree not to share login information, call-in numbers, passwords, and protected links with non-customers.

Payment and payment plans. Actual payment terms and conditions may vary. You agree to pay the amount agreed upon on your order form and not to cancel this transaction with your bank or credit card company. If you, the buyer initiates a dispute with your card company, you, the buyer will not be eligible for a refund if the dispute results in SKILLOON's favor.

SKILLOON is not responsible for any overdraft charges, over limit charges, or non-sufficient fee fees by your bank or credit card company. Fees for Services may be prepaid or by installment, as indicated on your order form or agreed upon via email with SKILLOON.

NOTE: All finance plans are enforced and subject to collections for failure to pay. When SKILLOON extends any payment plan options, it does not give the participant to opt out at any time for any reason other than a cancellation within 30 days of purchase date.

If after 21 days from a missed payment you have not made arrangements with SKILLOON to make up the payment via email, your course will be cancelled, and no fees will be refunded. SKILLOON does not guarantee any specific results from use of the Courses, Products or Services. SKILLOON makes no representations or warranties as to specific outcomes or results.

Unfortunately, SKILLOON Courses, Products or Services cannot guarantee that you will become or remain happy, rich, healthy, or successful. (However, we do want this for you.)

If you purchase and program, product, or service from SKILLOON, you agree to pay us the applicable fees in full, regardless of payment options or use of product. Failure to pay these fees will result in the termination of your paid services or programs and subject to collections.

Also, you agree that:

- Your purchase may be subject to foreign exchange fees or differences in prices based on location (e.g. exchange rates).
- If you purchase an online, Courses, Products or Services, your payment method will automatically be charged.
- All of your purchases of Services are subject to SKILLOON's Refund Policy listed above.

You may view the Terms and Conditions of Sale of your contract at our products page or also included as attachments with every purchase.

To cancel, contact our client care team at skilloontech@gmail.com

Term. This Agreement will remain in force and effect until the end of the term indicated on your order form.

Medical Disclaimer. SKILLOON and its employees and agents are not responsible for any physical or non-physical damage imagined, perceived, or otherwise sustained as a result of the use of the Services or any of the content contained in or provided on the SKILLOON websites. Use the content in the Courses, Products or Services at your own risk.

Relationship. Nothing contained in this Agreement shall be construed to (i) give either party the power to direct and control the day-to-day activities of the other; (ii) deem the parties to be acting as partners, joint venturers, co-owners or otherwise as participants in a joint undertaking; or (iii) allow either party to create or assume any obligation on behalf of the other party for any purpose whatsoever.

Modification. Not a Bad Idea as the produces and owner of SKILLOON® Courses, Products or Services, may modify this Agreement from time to time and such modification shall be effective upon posting on the SKILLOON Website. You agree to be bound to any changes to this Agreement when you use the Services after any such modification is posted. It is therefore important that you review this Agreement regularly to ensure you are updated as to any changes.

Assignment. You may not, without the prior written consent of SKILLOON, assign this Agreement, in whole or in part, either voluntarily or by operation of law, and any attempt to do so shall be a material default of this Agreement and shall be void. SKILLOON's rights and obligations, in whole or in part, under this Agreement may be assigned or transferred by SKILLOON.

Third Party Beneficiaries. This Agreement is solely for the benefit of the parties and their successors and permitted assigns and does not confer any rights or remedies on any other person or entity.

Governing Law. This contract is governed by Finnish law. Any disputes or other legal actions relating to this contract will be solved by Arbitration by Finland Chamber of Commerce in Turku, Finland.

Waiver. No failure of either party to exercise or enforce any of its rights under this Agreement shall act as a waiver of subsequent breaches; and the waiver of any breach shall not act as a waiver of subsequent breaches.

Severability. In the event any provision of this Agreement is held by a court of other tribunal of competent jurisdiction to be unenforceable, that provision will be enforced to the maximum extent permissible under applicable law, and the other provisions of this Agreement will remain in full force and effect. The parties further agree that in the event such provision is an essential part of this Agreement, they begin negotiations for a suitable replacement provision.

Force Majeure. If either party is prevented from performing any of its obligations under this Agreement due to any cause beyond the party's reasonable control, including, without limitation, an act of fire, flood, explosion, war, strike, embargo, government regulation, civil or military authority, acts or omissions of carriers, transmitters, providers, vandals, or hackers (a "force majeure event") the time for that party's performance will be extended for the period of the delay or inability to perform due to such occurrence; provided, however, that You will not be excused from the payment of any sums of money owed by you to SKILLOON; and provided further, however, that if a party suffering a force majeure event is unable to cure that event within thirty (30) days, the other party may terminate this Agreement.

Construction. This Agreement shall be construed and interpreted fairly, in accordance with the plain meaning of its terms, and there shall be no presumption or inference against the party drafting this Agreement in construing or interpreting the provisions hereof. Remedies. Except as provided herein, the rights and remedies of SKILLOON are set forth in this Agreement are not exclusive and are in addition to any other rights and remedies available to it at law or in equity.

Binding Effect. This Agreement shall be binding upon and shall inure to the benefit of the respective parties hereto, their respective successors-in-interest, legal representatives, heirs and assigns.

Damage Waiver. IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER PARTY HEREUNDER FOR ANY LOST PROFITS OR OTHER CONSEQUENTIAL, INCIDENTAL, INDIRECT, SPECIAL OR OTHER SIMILAR DAMAGES, EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER FOR EXEMPLARY OR PUNITIVE DAMAGES. NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, SKILLOON' S LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO SKILLOON FOR THE SERVICES DURING THE TERM OF MEMBERSHIP.

Intellectual Property.

Not a Bad Idea, as the producer and owner of the SKILLOON® Courses, Products or Services owns all intellectual property rights.

The Courses, Materials and Services are provided as part of your payments are copyrighted and may not be reproduced in any form, or by any means, without the express written permission of Not a Bad Idea. You may not reproduce, republish, display, perform, distribute, modify, transmit, reuse, re-post or use the content of the materials for public or commercial purposes without the express written permission of Not a Bad Idea. The trademarks, logos and service marks (collectively the "Trademarks") displayed on the materials are registered and unregistered Trademarks of Not a Bad Idea and other third parties that have authorized the use of such Trademarks on the Website. Nothing contained in the materials or on the Not a Bad Idea's or SKILLOON's website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any Trademark displayed on the website without the written permission of Not a Bad Idea or SKILLOON or the appropriate third party. Your use of the Trademarks displayed on the materials, or any other content on the website, except as provided in these terms and conditions, is strictly prohibited.

Terms of Use Agreement. You agree to the terms and conditions of the Terms of Use agreement found at www.notabadidea.fi www.skilloon.store.com

Privacy. When attending Not a Bad Idea's or SKILLOON live event, you agree that the event facility may share your personal identifying information with Not a Bad Idea's or SKILLOON excluding all

information pertaining to your credit card or method of payment. The purpose of this is to allow to use that information internally and share information regarding products and services with event attendees, in accordance with the Privacy Policy.

Disputes. If there is any dispute about or involving the Services, you agree that the dispute shall be governed by the laws of Finland, without regard to conflict of law provisions and you agree to the exclusive personal jurisdiction and venue in the Chamber of Commerce in Turku, Finland.

Indemnity. Your indemnity applies only to the following limited circumstances: claims arising out of this Agreement, your use of the Courses, Products and Services, a breach of this Agreement, any breach of your representations and warranties set forth above, and/or if any content that you post using the Courses, Products and Services causes Not a Bad Idea to be liable to another. In these circumstances, you agree to indemnify and hold Not a Bad Idea, its subsidiaries and affiliates, and their officers, agents, attorneys and employees, harmless from any loss, liability, claim, or demand, including reasonable attorneys' fees, made by you or any third party.

Voidability. The Courses, Products and Services are not just a software package, so simply not logging into a website does not void any part of this agreement. In addition, not using the Courses, Products and Services as they are intended, not using the training content and technology, and/or not downloading the Courses, Products and Services available to you will not void any part of this agreement or entitle you to a refund.

Entire Agreement. This Agreement represents the entire understanding relating to the Services and prevails over any prior or contemporaneous, conflicting or additional communications. In order to participate in certain Services, you may be notified that you may be required to agree to additional terms and conditions. You may receive a copy of this Agreement by emailing Not a Bad Idea at skilloontech@gmail.com

Contact. If you would like to contact a Not a Bad Idea's customer service representative, please email skilloontech@gmail.com