



TERMS & CONDITIONS

1. Introduction

These Terms & Conditions (“Terms”) govern your use of the Chartered Growth Life Coaching website, services, programs, and materials (“Services”). By accessing or using our Services, you agree to be bound by these Terms.

2. Coaching Services

Chartered Growth Life Coaching provides personal development, coaching, and guidance services. Coaching is not therapy, counseling, or medical treatment. Clients are responsible for their own decisions, actions, and outcomes.

3. Eligibility

You must be at least 18 years old to use our Services. By using the Services, you represent that you meet this requirement.

4. Payments and Refunds

All fees must be paid in full at the time of booking unless otherwise stated. Refunds are not guaranteed and may be granted at our discretion based on circumstances and service usage.

5. Scheduling and Cancellations

Clients may reschedule sessions with reasonable notice. Missed or late-canceled sessions may be forfeited. We reserve the right to reschedule or cancel sessions when necessary.

6. Client Responsibilities

Clients agree to:

- Participate actively in the coaching process
- Provide accurate information
- Maintain respectful communication
- Follow agreed-upon action steps to the best of their ability

7. Intellectual Property

All content, materials, tools, and resources provided through our Services are the property of Chartered Growth Life Coaching and may not be copied, distributed, or reproduced without written permission.

8. Limitation of Liability

Our Services are provided “as is.” We are not liable for any direct, indirect, incidental, or consequential damages arising from the use of our Services. Coaching outcomes are not guaranteed.

9. Confidentiality

We maintain confidentiality to the extent permitted by law. However, we may disclose information if required for safety, legal compliance, or protection of rights.

10. Third-Party Links

Our website may contain links to third-party sites. We are not responsible for their content, policies, or practices.

11. Modifications

We may update these Terms at any time. Continued use of the Services constitutes acceptance of the updated Terms.

12. Contact Information

For questions about these Terms, please contact us through the website’s contact page.