

# Terms and Conditions of Business

**Last Updated:** [Date]

These Terms and Conditions ("Terms") govern the provision of consultancy services and digital products by Habban Consultancy Ltd (16917767) ("we", "us", "our") to you ("the Client"). By booking a session or purchasing a product through this website, you agree to be bound by these Terms.

## 1. Services

We provide business consultancy, strategy assessments, and training services ("Services"). The specific scope of the Services is determined by the package selected at the time of booking (e.g., "1 Hour Consultancy", "Project Assessment").

## 2. Bookings and Payments

- **Payment Terms:** All consultancy sessions and bundles must be paid for in full at the time of booking via our secure online payment gateway (Stripe/PayPal).
- **Currency:** All prices are quoted in GBP (£).
- **Confirmation:** A booking is only confirmed once you receive an email confirmation from us.

## 3. Cancellations and Rescheduling

We understand that business schedules change. Our policy is designed to be fair to both parties.

- **Client Cancellation:**
  - **More than 24 hours' notice:** You may reschedule your session for free or request a full refund.
  - **Less than 24 hours' notice:** No refunds will be given. The full fee remains payable to cover the Consultant's reserved time.
- **Consultant Cancellation:** If we need to cancel a session due to unforeseen circumstances, you will be offered a full refund or the option to reschedule at your convenience.
- **Lateness:** If you arrive late to a scheduled session, the session will still finish at the scheduled time. No partial refunds are given for lost time.

## 4. Digital Products

- **Delivery:** Digital products (e.g., templates, toolkits, PDFs) are delivered via email download link immediately upon purchase.
- **Refunds:** Due to the nature of digital content, **all sales of downloadable products are final and non-refundable** once the download has commenced, in accordance with UK Consumer Contracts Regulations.

## 5. Liability

- **Nature of Advice:** Our Services are advisory. While we use professional skill and care to provide accurate and effective advice, we cannot guarantee specific business outcomes (e.g., profit increases or project success). You remain responsible for your business decisions.
- **Limitation:** Our total liability to you for any claim arising out of our Services (whether in contract, tort, or otherwise) is limited to the total amount you paid for the specific Service or Product that gave rise to the claim.

## 6. Confidentiality

We agree to keep all information you share with us during consultancy sessions strictly confidential. We will not disclose your business strategies, data, or trade secrets to any third party without your prior consent, unless required by law.

## 7. Intellectual Property

- **Our Materials:** We retain ownership of all intellectual property in our templates, toolkits, and training materials. You are granted a license to use these for your own internal business purposes only. You may not resell, distribute, or share them publicly.

## 8. Governing Law

These Terms shall be governed by and construed in accordance with the laws of **England and Wales**. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.