

Terms & Conditions – Complete Independent Artist Roadmap (CIAR)

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These Terms and Conditions (“Terms”) govern your purchase and use of the Complete Independent Artist Roadmap (CIAR) online course (“Course”), offered by Holistic Musician Academy – T.L. Mazumdar, registered in Hessen, Germany (“Provider”). By purchasing or accessing the Course, you (“Participant”, “you”) agree to these Terms.

1. Scope of Agreement These Terms apply to all contracts concluded between the Provider and the Participant regarding the purchase and use of the Course, whether via our website, third-party platforms, or direct sales.

2. Course Content and Access - The Course consists of six pre-recorded modules, supplementary materials, and any bonuses specified at the time of purchase. - Access is granted on a personal, non-transferable basis. Sharing login details or distributing Course materials is prohibited. - We reserve the right to update or modify Course content to ensure quality and relevance.

3. Payment and Pricing - The purchase price is due immediately upon ordering, unless otherwise specified (e.g. installment plans). - All prices include VAT (where applicable under EU law). - Access will only be provided once payment has been received in full (or the first installment successfully processed).

4. Refunds and Right of Withdrawal - EU Customers: Under EU law, you have the right to withdraw from this contract within 14 days without giving any reason. However, as this is a digital product, your right of withdrawal expires once you have accessed or downloaded the Course materials, provided you have expressly agreed to this during checkout. - Outside the EU, refunds are only granted where legally required. - Beyond this statutory right, we do not offer refunds once access has been granted.

5. Intellectual Property - All Course content (videos, PDFs, frameworks, exercises, etc.) remains the intellectual property of the Provider. - You receive a limited, personal license to use the materials for your own educational purposes. - Commercial use, resale, reproduction, or distribution is strictly prohibited without prior written consent.

6. Disclaimer - The Course is designed for educational and informational purposes only. - No guarantees are made regarding specific financial, career, health, or artistic results. Your success depends on your own effort, circumstances, and commitment. - No Professional Advice: The Provider is not a licensed medical, psychological, legal, or financial professional. Nothing in the Course should be construed as medical advice, therapy, legal advice, or financial planning. You are responsible for consulting appropriate professionals before making health, financial, or legal decisions. - We are not liable for any direct or indirect damages arising from the use of the Course, except in cases of willful misconduct or gross negligence under German law.

7. Technical Requirements You are responsible for ensuring that you have a stable internet connection, a compatible device, and any necessary software to access the Course materials.

8. Privacy & Data Protection We process your personal data in accordance with the EU General Data Protection Regulation (GDPR). For details, please see our Privacy Policy.

9. Governing Law and Jurisdiction These Terms are governed by the laws of the Federal Republic of Germany. For business customers, the place of jurisdiction is Hessen. For consumers, the statutory jurisdiction rules apply.

10. Contact For questions or concerns:

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