

Online Course and Resources Terms and Conditions

This page tells you the terms and conditions (Terms) on which we supply any of the courses or resources (Courses or Resources) listed on our website VIRTUALGO2.COM or the Systeme.io platform (our site) to you. Please read these Terms carefully before purchasing any Courses or Resources from our site.

You should download a copy of these terms and conditions for your future reference.

By purchasing an online Course or Resource from our site, you agree to these Terms and that these Terms take precedence over any other terms and conditions including your own terms of business, any Course or Resource of dealing or any industry practice.

1. INFORMATION ABOUT US

VIRTUALGO2.COM is a site operated by Virtualgo2 Limited ("we" or "us"). Our registered address is 196 High Street, Quarry Bank, Brierley Hill, West Midlands DY5 2JP and our email address is kate@virtualgo2.com.

2. SERVICE AVAILABILITY

Our site is only intended for use by people resident in the United Kingdom. We do not accept orders from individuals outside those countries.

3. YOUR STATUS

By making a purchase through our site, you warrant and confirm that:

- (a) You are legally capable of entering into binding contracts;
- (b) You are at least 18 years old;
- (c) You are resident in the United Kingdom;
- (d) You are accessing our site from the United Kingdom; and
- (e) You will only use a Course or Resource for your business use and you may not sell, publish or distribute such document or use it in whole or in part to create another document.

4. HOW THE CONTRACT IS FORMED BETWEEN YOU AND US

4.1 After purchasing a Course or Resource, you will receive an e-mail from us confirming the details and providing access details for you to use.

4.2 The Contract will relate only to those Course or Resources or Resources you have purchased. We will not be obliged to supply any other Courses or Resources that may have been part of your order until any additional purchases have been completed.

5. AVAILABILITY

5.1 Your order will be fulfilled automatically upon purchase but in the event that our automated systems do not work immediately, please contact kate@virtualgo2.com to advise us that the Course or Resource has not been made available for access or download. As our systems are automated, we shall not be liable for any delay in the access to or download of any Course or Resource.

5.2 Any digital materials included as part of the Course or Resource require the following hardware and software and other functional requirements in order to be fully used: Use of a browser to access the Course or Resource materials, and Microsoft-compatible software to utilise some of the templates.

5.3 As regards any membership products, you will have continued access to the online materials that are included until such point as we decide to not continue to run the membership. The materials will remain available for an additional 12-month period, if we discontinue the membership, there will be no right to any refund in relation to loss of access to the online materials.

6. TITLE AND INTELLECTUAL PROPERTY

6.1 You will only be entitled to use the Course materials or resources when we receive full payment of all sums due and for as long as access to each Course or Resource is defined.

6.2 As between us and you, all Intellectual Property Rights and all other rights in any Course or Resource or online resource shall be owned by us. We license all such rights to you on a non-exclusive basis only to such extent as is necessary to enable you to make reasonable use of them.

6.3 We shall enforce our Intellectual Property Rights in the Course or Resource to the fullest extent possible by law and DISTRIBUTING (WHETHER FOR PAYMENT OR OTHERWISE), PUBLISHING, SELLING OR DISCLOSING A COURSE OR RESOURCE IS STRICTLY PROHIBITED.

6.4 You may not without our prior written consent make any audio or visual recordings of any part of the Course or Resource.

6.5 The materials we deliver as part of the Course or Resource do not in any way constitute advice or recommendations. We are providing training and guidance only. We are not able to advise you on your individual circumstances and shall not be liable for any reliance placed by you on the materials within the Course or Resource.

6.6 We will endeavour to ensure that all information that we provide within the Course or Resource is accurate and up to date but we shall not be liable for any claims arising from such information being inaccurate or not up-to-date or otherwise.

7. PRICE AND PAYMENT

7.1 The price of any Course or Resource will be as quoted on our site from time to time, except in cases of obvious error.

7.2 These prices include VAT except where expressly stated otherwise.

7.3 Where your order includes ongoing access to the Course or Resource materials (for the period stated on the order form), your access shall expire (and the Contract shall terminate) on the date falling on the expiry of such stated period. If you wish to continue to have access to the Course or Resource materials, you must renew your membership in the manner advised on our site.

7.4 Prices are liable to change at any time, but changes will not affect ongoing membership payments.

7.5 Payment for all Courses or Resources must be by such method of payment as is specified on our payment gateway. If you choose to pay by PayPal, you must have a valid PayPal account in order to purchase a Course or Resource.

8. REFUNDS

8.1 As you are able to download, make use of and copy the Course or resources immediately, we will only offer refunds in limited circumstances at our discretion.

8.2 We will usually refund any money received from you using the same method originally used by you to pay for your purchase.

9. OUR LIABILITY

9.1 Our Courses or Resources are provided on an "as is" basis without any representations or endorsements made and without any warranty of any kind whether express or implied, other than where you are purchasing our Courses or Resources as a consumer in which case the implied warranties of fitness for purpose, merchantability and accuracy shall apply.

9.2 Nothing in these terms attempt to exclude or limit any liability for death or personal injury caused by our negligence (or any other matter for which we are not able to limit or exclude our liability due to applicable law).

9.3 If, for any reason, we are liable for any damages, our total liability shall be limited to the amount of the Course or resources purchased.

9.4 By purchasing a Course or resources, you agree that in no circumstance shall we be liable for any indirect, incidental, special or consequential damages, including, but not limited to:

- (a) loss of income or revenue
- (b) loss of business
- (c) loss of profits or contracts
- (d) loss of anticipated savings
- (e) loss of data, or
- (f) waste of management or office time

however arising and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable arising out of or in any way connected with the use of a Course or Resource, under any law or on any basis whatsoever whether contractual or otherwise.

10. WRITTEN COMMUNICATIONS

You agree that our communication with you will be mainly electronic and via email. We may however also provide you with information by posting notices on our site. You agree that all contracts, notices, information and other communications that we

provide to you electronically comply with any legal requirement that such communications be in writing. This condition does not affect your statutory rights.

11. NOTICES

All notices given by you to us must be given to Kate Baker at kate@virtualgo2.com. We may give notice to you at the e-mail address you provide to us when placing an order. Notice will be deemed received and properly served 24 hours after an e-mail is sent. In proving the service of any notice, it will be sufficient to prove, in the case of an e-mail, that such e-mail was sent to the specified e-mail address of the addressee.

12. TRANSFER OF RIGHTS AND OBLIGATIONS

12.1 You may not transfer, assign or otherwise dispose of a Contract, or any of your rights or obligations arising under it, without our prior written consent.

12.2 We may transfer, assign, charge, sub-contract or otherwise dispose of a Contract, or any of our rights or obligations arising under it, at any time during the term of the Contract.

13. EVENTS OUTSIDE OUR CONTROL

We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under a Contract that is caused by events outside our reasonable control.

14. WAIVER

14.1 If we fail, at any time during the term of a Contract, to insist upon strict performance of any of your obligations under the Contract or any of these terms and conditions, or if we fail to exercise any of the rights or remedies to which we are entitled under the Contract, this shall not constitute a waiver of such rights or remedies and shall not relieve you from compliance with such obligations.

14.2 A waiver by us of any default shall not constitute a waiver of any subsequent default.

14.3 No waiver by us of any of these terms and conditions shall be effective unless it is expressly stated to be a waiver and is communicated to you in writing in accordance with clause 14 above.

15. SEVERABILITY

If any of these terms and Conditions or any provisions of a Contract are determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law.

16. ENTIRE AGREEMENT

16.1 These terms and conditions and any document expressly referred to in them represent the entire agreement between us in relation to the subject matter of any Contract and supersede any prior agreement, understanding or arrangement between us, whether oral or in writing.

16.2 We each acknowledge that, in entering into a Contract, neither of us has relied on any representation, undertaking or promise given by the other or be implied from anything said or written in negotiations between us prior to such Contract except as expressly stated in these terms and conditions.

16.3 Neither of us shall have any remedy in respect of any untrue statement made by the other, whether orally or in writing, prior to the date of any Contract (unless such untrue statement was made fraudulently) and the other party's only remedy shall be for breach of contract as provided in these terms and conditions.

17. OUR RIGHT TO VARY THESE TERMS AND CONDITIONS

17.1 We have the right to revise and amend these terms and conditions from time to time.

17.2 You will be subject to the policies and terms and conditions in force at the time that you order Courses or Resources from us, unless any change to those policies or these terms and conditions is required to be made by law or governmental authority (in which case it will apply to orders previously placed by you), or if we notify you of the change to those policies or these terms and conditions before we send you the Download Confirmation (in which case we have the right to assume that you have accepted the change to the terms and conditions, unless you notify us to the contrary within seven working days of receipt by you of the Course or Resource).

18. LAW AND JURISDICTION

Contracts for the purchase of Courses or Resources through our site and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) will be governed by English law. Any dispute or claim arising out of or in connection with such Contracts or their formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Applicable from June 2025