

Terms and Conditions

Please read these Terms and Conditions carefully before purchasing or using any services offered by Moon & Mountain Limited ("we," "us," "our").

1. Acceptance of Terms

By purchasing, booking, or accessing any of our services you agree to be bound by these Terms and Conditions. If you do not agree, please do not use our services.

2. Services Offered

Our services include but are not limited to:

- The Money Quest online resources and programme
- Community membership and access to The Campfire
- Private coaching sessions (one-to-one or group)
- Restore & Rise retreats
- Strategic support and consultancy
- Digital products and resources
- Any other services purchased through our website

3. Payment and Pricing

3.1 All prices are listed in GBP (£) and include VAT where applicable.

3.2 Payment is required in full at the time of booking or purchase unless otherwise agreed in writing.

3.3 We reserve the right to change our prices at any time, but changes will not affect orders already confirmed.

3.4 Payment plans, if offered, must be honoured in full. Failure to complete payments may result in loss of access to services.

4. Refund and Cancellation Policy

4.1 Digital Products and Course Access Due to the immediate access nature of digital products and online courses, all sales are final. No refunds will be provided once access has been granted, except as required by UK consumer law.

4.2 Coaching Sessions

- Cancellations must be made at least 48 hours before the scheduled session
- Cancellations made with less than 48 hours notice will forfeit the session fee
- We reserve the right to reschedule sessions with reasonable notice; if we cancel, you will receive a full refund or rescheduled session

4.3 Community Membership

- Monthly memberships may be cancelled at any time but access continues until the end of the paid period
- No refunds for partial months

4.4 Your Legal Rights Nothing in this policy affects your statutory rights under UK consumer protection law, including the Consumer Rights Act 2015.

5. Access and Account Security

5.1 You are responsible for maintaining the confidentiality of your account login details.

5.2 You may not share your account access with others. Course and community access is for individual use only.

5.3 We reserve the right to terminate accounts that violate these terms or share access inappropriately.

5.4 Technical issues may occasionally interrupt service. We are not liable for temporary unavailability but will work to restore access promptly.

5.5 Lifetime Access Definition "Lifetime access" means access for as long as the course remains available and we continue to operate the platform. We reserve the right to discontinue, modify, or retire any course or service at our discretion. Lifetime access does not guarantee that content will remain unchanged or that the platform will operate indefinitely.

6. Intellectual Property

6.1 All content, materials, courses, and resources provided are protected by copyright and remain our intellectual property.

6.2 You are granted access and use of materials for personal development only.

6.3 You may not reproduce, distribute, modify, create derivative works, publicly display, republish, download, store, or transmit any material without prior written consent.

6.4 Screenshots, recordings, or sharing of course content is strictly prohibited.

6.5 The Money Quest course is copyright of Moon & Mountain, but includes certain concepts, models, or materials ("Licensed Content") which are licensed to us. Sacred Money Archetypes® is a Registered Trademark of Heart of Success, Inc. and licensed by Holly Dannhauser of Moon & Mountain Limited © Kendall Summerhawk. All rights reserved.

6.6 You are granted a limited, non-transferable, non-exclusive license to use the Licensed Content solely for your personal, non-commercial educational purposes as part of your participation in The Money Quest course. You must not, under any circumstances, copy, reproduce, distribute, modify, sell, or create derivative works of the Licensed Content. Any breach of this clause constitutes a material breach of these Terms and Conditions.

7. Community Guidelines

7.1 All community members must treat others with respect and kindness.

7.2 Harassment, discrimination, hate speech, or abusive behaviour will result in immediate removal without refund.

7.3 Spam, promotional content, or commercial solicitation is not permitted without prior approval.

7.4 We reserve the right to remove any content or member that violates these guidelines.

8. Disclaimers and Limitations

8.1 No Financial Advice The content provided is for educational and informational purposes only. We do not provide financial, investment, tax, or legal

advice. You should consult with appropriate professionals before making financial decisions.

8.2 Results Not Guaranteed While we aim to provide valuable content and support, individual results will vary. We make no guarantees about specific outcomes or financial results from using our services.

8.3 Professional Relationship Our consultancy, coaching, and courses do not constitute therapy, counselling, or medical advice. If you require mental health support, please consult a qualified professional.

8.4 Limitation of Liability To the fullest extent permitted by law, we shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising from your use of our services.

9. Data Protection and Privacy

9.1 We collect and process personal data in accordance with our Privacy Policy and UK GDPR requirements.

9.2 By using our services, you consent to such processing and warrant that all data provided is accurate.

9.3 Please refer to our separate Privacy Policy for full details on data handling.

10. Termination

10.1 We reserve the right to suspend or terminate your access to services at any time for violation of these terms.

10.2 Upon termination, your right to use our services ceases immediately.

10.3 Termination does not entitle you to a refund unless required by law.

11. Changes to Terms

11.1 We reserve the right to modify these Terms and Conditions at any time.

11.2 Changes will be effective immediately upon posting to our website.

11.3 Continued use of services after changes constitutes acceptance of modified terms.

11.4 Material changes will be communicated via email where possible.

12. Governing Law

12.1 These Terms and Conditions are governed by and construed in accordance with the laws of England and Wales.

12.2 Any disputes will be subject to the exclusive jurisdiction of the courts of England and Wales.

13. Contact Information

If you have any questions about these Terms and Conditions, please contact us at:

Email: Holly@moon-mountain.com

14. Severability

If any provision of these Terms and Conditions is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary, and the remaining provisions shall remain in full force and effect.

15. Entire Agreement

These Terms and Conditions constitute the entire agreement between you and Moon & Mountain Limited regarding the use of our services and supersede all prior agreements and understandings.

By purchasing or using our services, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.