



# Carmo AB: General Terms of Use

*Last updated: 21/10/2025*

Company details. Carmo AB (“Carmo”, “we”, “us”)

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Service territory: Sweden.

## 1. Definitions

In these Terms:

- “Carmo Club” or just “Carmo” refers to the platform operated by Carmo AB at [carmoclub.com](http://carmoclub.com).
- A Session is any bookable creative or educational activity offered through Carmo Club, including workshops, makerspace access, or events.
- A Host is an independent professional or organization that collaborates with Carmo to design and deliver Sessions.
- A Member is a natural person (18+) holding a Carmo Club account. A booking may include the attending Member and any invited friends (together, the “guests”).
- Credits are units acquired by Members through memberships, gift cards, or credit packs, which can be redeemed to book Sessions.

## 2. What we do

Carmo offers a curated educational program in arts and culture. Through the Carmo platform, members can access instructor-led workshops, learning events, and makerspaces (each a “Session”). Members (“Members”) acquire credits through a monthly membership or one-off credit packs and can redeem those credits to book Sessions. Each Session may include one or more guests — the attending Member and any friends invited under that booking.

### **3. Accounts and eligibility**

To use Carmo, you must be at least 18 years old. Minors may attend only if a legal guardian, who is a Member, books and accompanies them. Each person may hold only one account. You are responsible for keeping your login details secure and for all activity under your account.

If your account remains inactive for more than six months, we may contact you and later delete your account. When we do so, we will remove personal data in accordance with our Privacy Policy.

### **4. Prices, payments, and promotions**

All prices shown on Carmo include VAT at the applicable Swedish rate. Payments are processed securely by Stripe. If a renewal or purchase cannot be completed after reasonable attempts, your membership may be paused until payment is resolved.

We may occasionally offer promotions or discounts. The specific conditions for each promotion, such as eligibility and validity, will be displayed with the offer and may change or end at our discretion. Membership and credit prices may be adjusted over time, as described in Section 14.

### **5. Memberships, credit packs, and gift cards**

Memberships have a minimum term of two months and renew automatically each month thereafter until cancelled. Credits earned through a membership remain valid for two months after accrual and then expire. Credit packs and gift cards are valid for twelve months from purchase. Unless otherwise stated, refunds are always issued in credits rather than cash.

#### **Right of withdrawal and immediate performance (EU)**

In accordance with EU consumer law, you may have a 14-day withdrawal right for certain purchases. However, dated Sessions—those scheduled for a specific date and time—fall under the “leisure services” exception, and the withdrawal right does not apply.

For non-dated products such as memberships or credit packs, by completing your purchase you (1) expressly request that Carmo begins providing the service immediately, including allocating credits to your account, and (2) acknowledge that once the service has begun, such as when credits are made available or used, your 14-day withdrawal right ends.

If a refund is required under applicable consumer law, Carmo will issue the refund in credits of equivalent value, unless otherwise required by law.

## **6. Booking, changes, and cancellations**

Bookings are confirmed once you receive a confirmation from Carmo. All bookings can be managed through your account on the platform.

If a Session's minimum number of guests is not reached 24 hours before it starts, Carmo may cancel the Session and return all credits used for that booking.

Participants may cancel their booking under the following conditions:

- More than 4 days before the scheduled Session: entitled to a full refund (credits returned in full).
- Between 3 and 4 days before the scheduled Session: entitled to a 50% refund (half of the credits returned).
- Less than 2 days before the scheduled Session: no refund will be issued, and credits are forfeited.

For privatized Sessions (where an entire Session is booked privately and paid in money rather than credits), cancellations made at least 7 days in advance result in a full monetary refund.

Cancellations made within 7 days of the scheduled Session result in no refund, and the full amount is charged.

If a Session's time, venue, or core content changes materially, you may cancel and receive a full return of credits or payment, as applicable. Minor timing adjustments or substitutions of equivalent materials or instructors do not entitle refunds.

## **7. Cancelling your membership**

You may cancel your membership any time after the initial two-month minimum term. To avoid being charged for the next cycle, you must submit your cancellation at least five working days before your renewal date. After cancellation, no new credits accrue, but any remaining credits retain their usual expiry and rollover rules. You are welcome to rejoin at any time, subject to the current pricing and membership conditions.

## 8. Behaviour, Safety, and Code of Conduct

Carmo is a community built on respect, creativity, and shared enjoyment. All Members, guests, and Hosts are expected to act responsibly, treat others with respect, and contribute to a safe and positive environment.

Harassment, discrimination, abusive language, intoxication, vandalism, unsafe conduct, or any other behaviour that disrupts a Session or violates Swedish law will not be tolerated. Carmo reserves the right to suspend or terminate any Member or Host account, without notice or refund, if we determine that the person's behaviour, content, or conduct breaches these Terms, our Code of Conduct, or applicable safety or legal requirements.

All participants must comply fully with safety instructions provided by Carmo and the Host, including the use of protective equipment (PPE) where required. Failure to follow safety instructions may result in immediate removal from the Session and may constitute grounds for suspension or termination of your membership.

Hosts are responsible for maintaining a safe and inclusive environment during Sessions and for providing participants with clear safety guidance before starting any activity.

To the extent permitted by law, Carmo is not liable for injuries or damages resulting from failure to comply with safety instructions, nor for theft, property loss, or misconduct by other participants or third parties. Intentional or negligent damage to tools, materials, or premises may result in compensation claims and immediate exclusion from Carmo.

Reports of misconduct, safety concerns, or behavioural issues can be sent to [hello@carmoclub.com](mailto:hello@carmoclub.com). In emergencies, please contact the authorities first.

## 9. Photos, videos, and content

Carmo may capture photos or videos during Sessions to promote our community and activities on our website or social media. If you prefer not to appear in such media, please contact [hello@carmoclub.com](mailto:hello@carmoclub.com). We will respect reasonable requests and remove identifiable images within our control.

If you upload, share, or post content through Carmo or on your own social media while tagging or mentioning Carmo, you grant Carmo a limited, non-exclusive, royalty-free licence to host, display, and promote that content in connection with Carmo and the relevant Session. You retain full ownership of your content.

All trademarks, designs, text, and platform materials belonging to Carmo remain Carmo's intellectual property and may not be copied, modified, or commercially exploited without prior written consent.

Any personal data contained in such photos, videos, or content will be processed in accordance with our Privacy Policy and applicable data protection laws, including the GDPR.

## **10. Service availability and platform changes**

Carmo aims to maintain a reliable and high-quality service but does not guarantee uninterrupted access. We may temporarily suspend or modify certain features for maintenance, upgrades, or security reasons. Planned outages will be communicated when reasonably possible.

## **11. Chargebacks, misuse, and suspension**

If your bank issues a chargeback, we may pause your bookings while we investigate and recharge valid amounts. Repeated or fraudulent chargebacks, misuse of credits, or violation of these Terms may lead to account suspension or termination.

## **12. Responsibility and liability**

Carmo curates and organizes the Sessions available on the platform. Each Session is designed and delivered by an independent Host who collaborates with Carmo. The Host is responsible for the content, preparation, and safe delivery of each Session and for complying with all applicable health, safety, and legal requirements. Participants are responsible for following safety instructions and using reasonable care during participation.

To the extent permitted by law, Carmo is not liable for injuries, losses, or damages arising from the acts or omissions of Hosts or participants, nor for theft, vandalism, or other third-party acts. Carmo is also not liable for indirect or consequential losses such as loss of enjoyment or wasted time.

Where liability cannot be excluded, Carmo's total liability related to a Session or membership is limited to the amount paid (or credits used) for the affected Session, or to the last monthly membership fee. This does not limit Carmo's liability for death, personal injury, or loss caused by gross negligence or wilful misconduct, where required by law.

Neither party will be liable for delays or failures caused by events beyond reasonable control, such as natural disasters, strikes, utility outages, or government restrictions.

Certain Sessions involving specific tools or materials may require participants to review and accept additional safety terms before participation.

### **13. Privacy and cookies**

Carmo AB is the data controller for personal data collected through the platform. We process your information to manage your account, bookings, payments, and communications, and we use cookies and analytics to improve our service. Your rights—access, correction, deletion, portability, and objection—are described in our Privacy Policy and Cookie Policy available at [carmoclub.com](https://carmoclub.com).

For privacy-related inquiries, contact [hello@carmoclub.com](mailto:hello@carmoclub.com).

### **14. Term and termination**

These Terms apply from the time you create an account and remain in force until your account is closed. Carmo may suspend or terminate your account or membership at any time, without prior notice, if you fail to comply with these Terms, including the Code of Conduct or safety instructions, or for other serious or repeated breaches, fraud, non-payment, or safety violations.

Upon termination, any unused credits will expire, without affecting your statutory consumer rights.

### **15. Changes to these Terms and notices**

Carmo may update these Terms occasionally. Material changes, including price adjustments, will be notified by email at least thirty days before they take effect. If you do not agree to the changes, you may cancel your membership before the new terms become

effective. Continued use of the service after that date constitutes acceptance of the updated Terms. We will maintain a version history and effective dates for reference.

## **16. Governing law and disputes**

These Terms are governed by Swedish law. Any disputes arising from them shall be handled by Stockholms tingsrätt (Stockholm District Court). Consumers may also contact ARN (Allmänna reklamationsnämnden), the Swedish National Board for Consumer Disputes. Nothing in these Terms limits your statutory consumer rights.

## **17. Miscellaneous**

These Terms constitute the entire agreement between you and Carmo regarding the use of the service. If any part of these Terms is found invalid or unenforceable, the remaining provisions remain in effect. Carmo's failure to enforce a provision does not constitute a waiver. Carmo may assign or transfer its rights and obligations under these Terms in connection with a reorganisation or transfer of the service. You may not assign your rights without our consent.

Contact: [hello@carmoclub.com](mailto:hello@carmoclub.com)

