

## Terms and Conditions

Last updated: 04 October 2025

### 1. Introduction

Welcome to Mindset to Mission (“we”, “us”, or “our”). These Terms and Conditions (“Terms”) govern your use of our website, digital pages, products, and services (collectively, the “Services”).

By accessing or using our Services, you agree to be bound by these Terms. If you do not agree, please do not use our website or Services.

Mindset to Mission is operated by Loyal Tawfieq, based in the United Kingdom. The business is currently unregistered but operates under the control of the owner. Once formally registered, these Terms will be updated accordingly.

### 2. Use of Our Services

- By using Use them only for lawful purposes and in accordance with these Terms.
- Not attempt to interfere with, damage, or disrupt our website or related systems.
- Not copy, reproduce, distribute, or exploit any part our Services, you agree to:
- of the Services without permission.

You must be at least 18 years old to use our Services.

### 3. Accounts and Access

If you create an account or access member areas through our Mindset to Mission website, you agree to:

- Provide accurate, current, and complete information.
- Maintain the confidentiality of your login details.
- Accept responsibility for all activities that occur under your account.

Our client areas and online portals are hosted securely on trusted third-party systems used by Mindset to Mission. These systems are managed in the background and are not visible to users.

We reserve the right to suspend or terminate accounts if we believe information is inaccurate, misleading, or violates these Terms.

### 4. Purchases and Payments

When you purchase a product, course, or coaching package, you agree to provide accurate billing information.

Payments are processed securely by third-party providers such as Stripe and PayPal. We do not directly store or access your full payment card information.

- [Stripe Privacy Policy](#)
- PayPal Privacy Statement

Prices for products or services are listed in GBP (£) unless stated otherwise and may be subject to change at any time.

Unless otherwise specified, all sales are final. If a refund policy applies to a particular product or programme, it will be clearly stated at the point of purchase.

### 5. Coaching, Courses, and Digital Content

Our Services may include coaching sessions, group programmes, digital downloads, or online materials.

You acknowledge that:

- Coaching does not constitute medical, psychological, legal, or financial advice.
- Any decisions or actions you take following coaching or training are your sole responsibility.
- Results are individual and not guaranteed.

We reserve the right to update, modify, or withdraw content without prior notice.

## 5A. Refunds and Cancellations

### Coaching, Courses, and Digital Programmes

- When you purchase a coaching session, course, or programme, you are purchasing access to materials, time, and preparation.
- Under UK consumer law, digital products (including downloadable content and online courses) are **non-refundable once access has been granted**, unless they are faulty or not as described.
- If you purchase a coaching programme that includes live sessions, you may request a full refund **within 14 days of purchase**, provided that no coaching session or course module has yet been accessed.
- After the 14-day cooling-off period, or once any digital content or live service has begun, all payments are considered final.
- Requests for cancellation or rescheduling of coaching sessions must be made **at least 48 hours in advance** of the scheduled time. Cancellations or reschedules with less than 48 hours' notice may be forfeited or charged in full.
- If we need to cancel or reschedule a session, we will always offer you an alternative date or refund for that session.

If a specific programme or product has its own refund terms, those will be clearly stated at the point of purchase and will take precedence over this general policy.

## 5B. Disclaimer and Coaching Agreement

Our coaching and educational services are designed to support your personal and professional development. However, you acknowledge and agree that:

- Coaching is **not therapy, counselling, or medical treatment**, and does not diagnose or treat mental-health or medical conditions.
- We do not provide **financial, legal, or medical advice**. Any decisions or actions you take are entirely your responsibility.
- Results vary by individual; no specific outcomes can be guaranteed.
- You are responsible for your own well-being and for seeking professional advice from qualified practitioners where appropriate.
- By participating in our coaching, courses, or community spaces, you agree to engage respectfully and take full responsibility for your participation, decisions, and results.

If at any time you feel unwell or emotionally distressed, we encourage you to pause participation and seek appropriate professional support.

## 6. Intellectual Property

All materials, content, logos, graphics, text, videos, and resources available through our Services are the intellectual property of Mindset to Mission or its licensors and are protected by copyright and trademark laws.

You may not copy, reproduce, distribute, modify, or create derivative works based on our materials without prior written permission.

You may download or print materials for personal, non-commercial use only.

## **7. Termination**

We may suspend or terminate your access to our Services at any time, without notice, if we reasonably believe you have breached these Terms or acted unlawfully.

You may stop using our Services at any time.

## **8. Limitation of Liability**

To the fullest extent permitted by law, Mindset to Mission, its owner, employees, contractors, or affiliates shall not be liable for any indirect, incidental, special, consequential, or punitive damages — including but not limited to loss of profits, data, goodwill, or opportunity — arising from your use of or inability to use our Services.

Nothing in these Terms excludes or limits liability for death or personal injury caused by negligence, fraud, or other liability that cannot be excluded under UK law.

## **9. Indemnity**

You agree to indemnify and hold harmless Mindset to Mission, its owner, and affiliates from any claims, damages, losses, liabilities, costs, or expenses (including legal fees) arising from your use of the Services or breach of these Terms.

## **10. Governing Law**

These Terms shall be governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the English courts.

## **11. Changes to These Terms**

We may update these Terms from time to time. If the changes are material, we will provide notice (for example, by email or notice on our website) before the new Terms take effect.

Your continued use of the Services after any updates means you accept the revised Terms.

## **12. Contact Us**

If you have any questions about these Terms, please contact:

Layal Tawfieg

Email: [layal@mindsettomission.com](mailto:layal@mindsettomission.com)