

Touchstone Wealth Limited - TERMS AND CONDITIONS

- DEFINITIONS**
 - When the following terms are used in these terms and conditions, this is what they will mean:
Booking: Your booking for a Seminar;
Product/Purchase: Any product or service (courses, books, webinars, mentorship, consultancy) purchased from Touchstone Wealth Limited. Delivery of purchases may be (i) in person, (ii) online, or a combination of both delivery methods.
Events Outside Our Control: Is defined in clause 15.2;
Excluded Services: means services, products or investment opportunities provided direct to you by our mentors, consultants or employees which do not form part of the arrangement between you and Us;
Terms: the terms and conditions set out in this document;
Seminar(s): the Seminar(s), mentorship(s) and/or course(s) that we are providing to you as set out in the purchase;
We/Our/Us: Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC at address Industrial ring 3, 9491 Ruggell, Principality of Lichtenstein.
1.2 What these terms cover: These are the terms and conditions on which we supply products to you, whether these are goods, services or digital content.
1.3 Why you should read them: Please read these terms carefully before you submit your booking to us. These terms tell you who we are, how we will provide products to you, how you and we may change or end the contract, what to do if there is a problem and other important information. If you think that there is a mistake in these terms or require any changes, please contact us to discuss.
1.4 Conflicts: If any of these terms conflict with any term of the Booking, the Booking will take priority.

2. INFORMATION ABOUT US AND HOW TO CONTACT US

- 2.1** Who we are: We are Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC, a Protected Cell Company pursuant to Art. 243 § 4 of the Lichtenstein Persons and Companies Act, with registration number FL-0002 703.075-1. Our correspondence address is Industrial ring 3, 9491 Ruggell, Principality of Lichtenstein.
2.2 How to contact us: You can contact us by telephoning our customer service team at 01302 897131 or by emailing us at Office@touchstonewealth.li or writing to Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC at address Industrial ring 3, 9491 Ruggell, Principality of Lichtenstein.
2.3 How we may contact you: If we have to contact you we will do so by telephone or by writing to you at the email address or postal address you provided to us in your booking.
2.4 "Writing" includes emails.

3. OUR CONTRACT WITH YOU

- 3.1** How we will accept your Booking: Our acceptance of your booking will take place upon the signing of your contract.
3.2 If we cannot accept your Booking: If we are unable to accept your booking, we will inform you of this in writing and will not charge you. This might be because of unexpected limits on our resources which we could not reasonably plan for, because we have identified an error in the price or description of the Seminar or because there are no spaces left.
3.3 If you sign up as a duo we will assume you are business partners. If two people sign up together we assume they are business partners, which means that both must sign to end the contract, and both are eligible to use any credits we give you.

4. YOUR RIGHTS TO MAKE CHANGES

- 4.1** Most purchases are non-refundable, save as set out in these terms and conditions. However, if you wish to make a change to your booking please contact us. We will let you know if the change is possible. If it is possible we will let you know about any changes to the price, the timing of supply or anything else which would be necessary as a result of your requested change and ask you to confirm whether you wish to go ahead with the change.
4.2 Any Flight Through Property ticket booking can be amended by writing to us with 72 hours' notice prior to the event. We cannot accept any changes within the 72 hour period even if the 14 day right to revoke period is still running.

5. OUR RIGHTS TO MAKE CHANGES

- 5.1** Minor changes: We may make changes:
 - to relevant terms and conditions and regulatory requirements;
 - to the location of any Seminar and/or speaker(s), mentor(s) or content, at any time without notice. You will not be entitled to a refund as a result, unless you exercise your rights as stated in clause 10.
- 5.2** From time to time we may need to rearrange a course date, we will communicate this to you giving you 14 days' notice. We advise you to not book travel until 14 days before we hold the course. We are not responsible for any costs associated with changing travel if you booked your travel more than 14 days before a course date.
- 5.2** More significant changes including changes to these terms. In addition, as we informed you on our website, we may make the following changes, but if we do so we will notify you and you may then contact us to end the contract and receive a full refund before the changes take effect:
 - changes in how we accept payment from you; and
 - changes to reflect changes in relevant laws and regulatory requirements.
- 5.3** Updates to digital content: We may update or require you to update digital content, provided that the digital content shall always match the description of it that we provided to you before you bought it.

6. PROVIDING SEMINARS

- 6.1** When we will provide the Seminar: We will supply the Seminar to you on the date set out in the Booking unless otherwise varied by us in accordance with clause 5.
6.2 If the contract is a one off purchase of digital content, we will make the digital content available for download to you as soon as we accept your Booking. Once we have given you access, you lose the right to cancel the contract under clause 10.
6.3 Filming and photography: Seminars may be filmed and recorded by Touchstone Wealth Limited without prior notice and unless you inform us before the Seminar begins, you will be deemed that you have given us permission for any footage containing you to be used by us for commercial purposes. Under no circumstance must any of our seminars be filmed or recorded. This applies to all Touchstone Wealth Limited materials.
6.4 We are not responsible for delays outside of our control: We will make every effort to provide the Seminar on the date(s) set out in the booking. However, there may be delays due to an event outside our control. See clause 15 for our responsibilities when an event outside our control happens. If our supply of the services is delayed by an event outside our control then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event.
6.5 What happens if you do not pay? If you do not pay for a seminar when you are supposed to as set out in clause 12.3 and you still do not make payment within 7 days of us reminding you that payment is due, we may withdraw your enrolment on a seminar with immediate effect (except where you dispute an invoice under clause 12.10). We will contact you to tell you this. We can also charge you interest under clause 12.4 on overdue payments.
6.6 What rights we retain: You acknowledge that all copyright, design right and all other intellectual property rights in all seminar materials (including but not limited to any drafts, drawings, PowerPoint(s) or illustrations we make in connection with such materials) are owned by us or our licensors.
6.7 What is not included?
 - You acknowledge that we do not (nor any trainer, mentor, consultant, team member, agent or employee who provides coaching, mentoring or other training) provide financial, legal or accounting advice. We are not authorised by the FCA or other body to do so and as such this does not form part of the seminar or the contract between us.
 - You further acknowledge that the opinions and comments made by trainers, consultants and mentors (whether employed by us or not) are their own and do not represent or reflect our opinions or comments. You acknowledge that any opinions or comments are followed at your own risk. You agree not to hold us responsible for any such opinions or claims.
 - You further acknowledge that on occasions where enhanced support in funding is offered, this may not be through direct funding by any member of Touchstone Wealth Limited. Any offer of this nature is discretionary and subject to complying with our requirements.
- 6.8** What will happen if you do not give required information to us?
We may need certain information from you so that we can supply the seminar(s) to you. If so, this will have been stated on our website. We will contact you to ask for this information. If you do not give us this information within a reasonable time of us asking for it, or if you give us incomplete or incorrect information, we may either end the contract (and clause 10, 13) will apply or make an additional charge of a reasonable sum to compensate us for any extra work that is required as a result. We will not be responsible for supplying the products late or not supplying any part of them if this is caused by you not giving us the information we need within a reasonable time of Us asking for it.

7. EXCLUDED SERVICES

- 7.1** We use self-employed consultants to assist us in providing Seminars. They may offer you excluded services with our consent. If you accept or proceed with any excluded services, the contract will be between you and the consultant and not between you and us.
7.2 We do not recommend or endorse any of the excluded services or offer any guarantees as to the excluded services or any potential financial return arising from them. If you agree to take excluded services you are doing so at your own risk.
7.3 We suggest that you make your own investigations and enquiries regarding these services before acting upon any advice or investment opportunity provided to you.
7.4 Because the excluded services are carried out between you and the consultant, we will not be responsible for any costs or losses you or any person connected with you, incur as a result of those excluded services.
7.5 By placing a booking you are agreeing to forever waive and release us and our affiliates and partners from any claims you may have against us arising out of or in connection with the excluded services.

8. COMPLAINT PROCESS

- 8.1** At Touchstone we aim to provide exceptional service to our customers. We do acknowledge from time to time we may not get this right and give you cause to make a complaint.
8.2 If you need to make a complaint in the first instance please write to office@touchstonewealth.li outlining your complaint in full and where you feel we have not met our obligation to you.
8.3 Our complaints officer will investigate and respond to your complaint within 28 days.

9. FAILURE TO ATTEND

- 9.1** If you fail to attend a seminar or mentoring session but have not varied your booking in accordance with clause 4, you will forfeit any amounts that you have paid for that seminar. This covers the cost we have incurred in organising your booking and attendance at the seminar. You will not receive any credits for a seminar that has been paid for but for which you do not attend. You acknowledge that this clause does not work harshly on you.

10. YOUR RIGHTS TO END THE CONTRACT

- 10.1** You may end your contract if what you have bought is faulty or mis-described you may have a legal right to end the contract.
10.2 Ending the contract because of something we have done or are going to do: If you are ending a contract for a reason set out in 10.1 to 10.2.4 below, the contract will end immediately and we will refund you in full for any seminars which have not been provided and you may also be entitled to compensation. The reasons are:
10.2.1 we have told you about an upcoming change under clause 5.2 which you do not agree to;
10.2.2 we have told you about an error in the price or description of the seminar and you do not wish to proceed;
10.2.3 there is a risk that supply of the seminar or any product(s) may be significantly delayed because of events outside our control and those delays would lead to a dilution of the content of the services
10.2.4 we have a legal right to end the contract because we have breached the contract.

- 10.5** Exercising your right to change your mind (Consumer Contracts Regulations 2013): For most products bought online you have a legal right to change your mind within 14 days and receive a refund. These rights are under the Consumer Contracts Regulations 2013.
10.4 When you do not have the right to change your mind: You do not have a right to cancel your mind in respect of:
10.4.1 Digital products, such as online courses, after you have been given access to them (with notification from us that you would not be able to cancel) or have started to download or stream them;
10.4.2 Services (including Seminars), once these have been completed, even if the cancellation period is still running;

- 10.4.3** Any purchases which took place at Touchstone Wealth Limited's premises.
10.5 Tell us you want to end the contract: To end the contract with us, please email us at office@touchstonewealth.li. Please provide your name, home address, details of the Booking and, where available, your phone number and email address.
10.6 Returning products after ending the contract: If you end the contract for any reason after products have been dispatched to you or you have received them, you must return them to us. You must either return the goods in person to where you bought them, post them back to us or (if they are not suitable for posting) allow us to collect them from you. Please call our customer services on 01302 897131 or email us at office@touchstonewealth.li for a return label or to arrange collection. If you are exercising your right to change your mind you must send off the goods within 14 days of telling us you wish to end the contract.

- 10.7** How we will pay the costs of return: We will pay the costs of return:
10.7.1 if the products are faulty or mis-described;
10.7.2 if the products are goods and we have not offered to collect them, your refund will be made within 14 days from the day on which we receive the product back from you or, if earlier, the day on which you provide us with evidence that you have sent the Product back to us. For information about how to return a product to us please contact office@touchstonewealth.li.
10.10.2 In all other cases, your refund will be made within 14 days of your telling us you have changed your mind

- 10.8** How we will refund you: We will refund you the price you paid for the products and any Seminar(s) by the method you used for payment. However, we may make deductions from the price, as described below.
10.9 Deductions from refunds: If you are exercising your right to change your mind:
10.9.1 We may reduce your refund of the price to reflect any reduction in the value of the goods, if this has been caused by your handling them in a way which would not be permitted in a shop. If we refund you the price paid before we are able to inspect the goods and later discover you have handled them in an unacceptable way, you must pay us an appropriate amount.
10.9.2 The maximum refund for delivery costs will be the costs of delivery by the least expensive delivery method we offer. For example, if we offer delivery of a product within 24 hours at one cost but you choose to have the product delivered within 24 hours at a higher cost, then we will only refund what you would have paid for the cheaper delivery option.

- 10.9.3** Where the product is a service, we may deduct from any refund an amount for the supply of the service for the period for which it was supplied, ending with the time when you told us you had changed your mind. The amount will be in proportion to what has been supplied, in comparison with the full coverage of the contract.

- 10.10** When your refund will be made: We will make any refunds due to you as soon as possible. If you are exercising your right to change your mind then:
10.10.1 if the products are goods and we have not offered to collect them, your refund will be made within 14 days from the day on which we receive the product back from you or, if earlier, the day on which you provide us with evidence that you have sent the Product back to us. For information about how to return a product to us please contact office@touchstonewealth.li.
10.10.2 In all other cases, your refund will be made within 14 days of your telling us you have changed your mind

- 10.11** We may end the contract if you break it: We may end the contract at any time by writing to you if:
10.11.1 You do not make any payment to us when it is due and you still do not make payment within 7 days of us reminding you that payment is due;
10.11.2 you do not, within a reasonable time of us asking for it, provide us with information that is necessary for us to provide the product(s) or Seminar(s);
10.11.3 You breach clause 13.

- 10.11.4** All telephone calls are recorded for training, monitoring and quality purposes. In addition, if any person is found to have been either physically and/or verbally abusive towards any member of Touchstone staff, we reserve the right to cancel the contract immediately, should we terminate the contract under this clause there will be no rights to any refunds of costs paid under any clause in this contract.
10.12 You must compensate us if you break the contract: If we end the contract in the situations set out in clause 10.11 we may charge you a reasonable sum as compensation for the costs we incur as a result of you breaking the contract.

- 10.13** Terminating a subscription: If you no longer require this service
10.13.1 If you wish to end an online subscription, you must give us 30 days' written notice to office@touchstonewealth.li, any payments and access outside of 30 days will be stopped.
10.13.2 If your subscription or payment plan is for our Mastermind programme, you must provide us with 2 months written notice to end your mentorship. These 2 months must be paid in full and you still have the right to attend.

11. IF THERE IS A PROBLEM

- 11.1** How to tell us about problems: If you have any questions or complaints about the product, please contact us. You can telephone Our customer service team at 01302 897131 or write to us at office@touchstonewealth.li or Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC at address Industrial ring 3, 9491 Ruggell, Principality of Lichtenstein.
11.2 Summary of your legal rights: You are under a legal duty to supply products and services that are in conformity with this contract. See the box below for a summary of your key legal rights. Nothing in these terms will affect your legal rights.

Summary of your key legal rights

This is a summary of your key legal rights. These are subject to certain exceptions. For detailed information visit the Citizens Advice website www.adviceguide.org.uk or call 03454 4 05 06. If your Product is goods, for example furniture or a laptop, the Consumer Rights Act 2015 says goods must be as described, fit for purpose and of satisfactory quality. During the expected life of your product your legal rights entitle you to the following: up to 30 days: if your item is faulty, then you can get a refund, up to six months: if your faulty item can't be repaired or replaced, then you're entitled to a full refund, in most cases, up to six years: if there's a claim, we can expect to last up to six years: you may be entitled to a repair or replacement, or, if that doesn't work, some of your money back. If your Product is digital content, for example a mobile phone app or a subscription to online information or courses, the Consumer Rights Act 2015 says digital content must be as described, fit for purpose and of satisfactory quality. If your digital content is faulty, you're entitled to a repair or a replacement. If the fault can't be fixed within a reasonable time, or without causing you significant inconvenience, you can get some or all of your money back. If you can show the fault has damaged your device and we haven't used reasonable care and skill, you may be entitled to a repair or compensation. If your Product is services, for example the provision of a Seminar, the Consumer Rights Act 2015 says: you can ask us to repair or fix a service if it's not carried out with reasonable care and skill, or get some of your money back if we can't fix it. If you haven't agreed a price upfront, what you're asked to pay must be reasonable.

- 11.3** Your obligation to return rejected products: If you wish to exercise your legal rights to reject products you must either return them in person to where you bought them or post them back to us. Please call our customer services on 01302 897131 or email us at office@touchstonewealth.li for a return label or to arrange collection.

12. PRICE AND PAYMENT

- 12.1** The price will be set out in our price list in force at the time we confirm your booking. Our prices may change at any time, but price changes will not affect bookings that we have confirmed with you.
12.2 These prices do not include VAT which will be added onto the price at the current rate. If the rate of VAT changes between the date of the booking and the date of delivery or performance, we will adjust the rate of VAT that you pay, unless you have already paid for the Seminar in full before the change in the rate of VAT takes effect.

- 12.3** Upon submitting a Booking, (unless paid in full) we will request a deposit from you to secure your place on a Seminar (Deposit) by way of credit or debit card. We will not accept a Booking unless we receive your deposit. We will send you an invoice in respect of your booking (by email or by post) and full payment of the balance for the Seminar must be made 30 days prior to the date of the Seminar. Your rights to a refund on cancellation are set out in clause 10.

- 12.4** If you do not make any payment due to us by the due date for payment, we may charge interest on the overdue amount at the rate of 3% a year above the base lending rate of Barclays Bank Plc from time to time. This interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgment. You must pay us interest together with any overdue amount.
12.5 If your payment bounces and you do not pay us within 14 days of our request, we may pass the debt to debt collectors who may take action without further notice to you.
12.6 We take all reasonable care to ensure that the price advised is correct. However please see clause 12.9 for what happens if we discover an error in the price specified in your booking.
12.7 We will pass on changes in the rate of VAT.
12.8 What happens if we get the price wrong: It is always possible that, despite our best efforts, products and services may be incorrectly priced. We will normally check prices before accepting your booking so that, where the product's correct price at your booking date is less than our stated price at your booking date, we will charge the lower amount. If the correct price at your booking date is higher than the price stated in our pricelist, we will contact you for your instructions before we accept your booking. If we accept and process your booking where a pricing error is obvious and unmistakable and could reasonably have been recognised by you as a mispricing, we may end the contract, refund you any sums you have paid and require the return of any goods provided.
12.9 We can charge interest if you pay late. If you do not make any payment to us by the due date we may charge interest to you on the overdue amount at the rate of 3% a year above the base lending rate of Barclays Bank Plc from time to time. This interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgment. You must pay us interest together with any overdue amount.

- 12.10** What do you think an invoice is wrong: If you think an invoice is wrong please contact us promptly to let us know and we will not charge you interest until we have resolved the issue.
12.11 10th Floor: We will not publish or provide to anyone else any copy or extract of them. If you break this clause 13.1 or its terms, we may apply to court for an injunction, and you may be responsible for our costs of doing so, in addition to our losses arising from your actions.
12.12 You agree to act reasonably when dealing with our staff and other Seminar participants. For example, you should not be aggressive or put anyone's safety or health at risk.
12.13 You agree that you are responsible for your own achievements, or failures, arising from taking part in the Seminar. We cannot guarantee any particular outcome.

- 12.11.1** For Mastermind, you must:
 - attend your personal onboarding call
 - complete the Touchstone Business Plan
 - attend your 12 consecutive mentoring sessions
 - submit all your monthly action plan reports
 - follow mentor guidance and complete your actions
 - complete 100% of all of your online training resources

- 12.11.2** For Multiple Income Stream Bootcamp and/or Wealth Academy, you must:
 - attend your personal onboarding call
 - complete the Touchstone Business Plan
 - attend 4 coaching Q&A calls per month for 12 months
 - submit all your monthly action plan reports
 - follow mentor guidance and complete your actions
 - complete 100% of all of your online training resources

13. YOUR OTHER OBLIGATIONS

- 13.1** You must keep our Seminar materials confidential, and only use them for the purpose of taking part in the Seminar. You may make one copy of the Seminar materials for your own personal use only, and may not publish or provide to anyone else any copy or extract of them. If you break this clause 13.1 or its terms, we may apply to court for an injunction, and you may be responsible for our costs of doing so, in addition to our losses arising from your actions.
13.2 You agree to act reasonably when dealing with our staff and other Seminar participants. For example, you should not be aggressive or put anyone's safety or health at risk.
13.3 You agree that you are responsible for your own achievements, or failures, arising from taking part in the Seminar. We cannot guarantee any particular outcome.

14. RESCHEDULING A BOOKING

- If you would like to reschedule your enrolment on a seminar from the original seminar date, you must notify us, with a minimum of 72 hours' notice in advance of the event, in writing providing us with full details of the original date and your preferred seminar date. We are not obliged to reschedule your booking at our discretion. You acknowledge that we may incur additional charges as a result and we will be entitled to recover these reasonable costs from you. You further acknowledge that our ability to reschedule will depend on the availability of places and that we shall, to the fullest extent permitted by law, have no liability to you in the event that no places are available.

15. OUR RESPONSIBILITY FOR LOSS OR DAMAGE SUFFERED BY YOU

- 15.1** We are responsible to you for foreseeable loss or damage caused by us. If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it would occur, or if the contract was made, both we and you knew it might happen, for example, if you discussed it with Us during the sales process.
15.2 When we are liable for damage to your property: If we are providing services in your property, We will make good any damage to your property caused by us while doing so. However, we are not responsible for the cost of repairing any pre-existing faults or damage to your property that We discover while providing the services. If defective digital content which we have supplied damages a device or digital content belonging to you we will either repair the damage or pay you compensation.
15.3 We are not liable for business losses. We only supply the products for domestic and private use. If you use the products for any commercial, business or resale purpose we will have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

16. EVENTS OUTSIDE OUR CONTROL

- 16.1** We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these terms that is caused by an event outside our control (including, but not limited to, us having to arrange or cancel a seminar due to, for example, a specialist trainer being ill).
16.3 If an event outside our control takes place that affects the performance of our obligations under these Terms:
16.3.1 we will contact you as soon as reasonably possible to notify you; and
16.3.2 our obligations, and your obligations, under the contract will be suspended for the duration of the event outside our control. Where the event outside our control affects our delivery of the Seminar to you, we will rearrange the Seminar as soon as reasonably possible after the event outside our control is over.

17. HOW WE MAY USE YOUR PERSONAL INFORMATION

- 17.1** We will use your personal information you provide to us to:
17.1.1 provide the Seminar;
17.1.2 process your payment for such Seminar; and
17.1.3 if you agreed to this during the booking process, to inform you about similar products or services that we provide, but you may stop receiving emails or texts at any time by contacting us.
17.2 We may pass your personal information to credit reference agencies, or to debt collectors. Where we extend credit to you, we may pass your personal information to credit reference agencies and they may keep a record of any search that they do. Where you do not pay, we may pass your details to our debt collection agencies.
17.3 We will only give your personal information to other third parties where the law either requires or allows us to do so.
17.4 All telephone calls are recorded for training, monitoring and quality purposes

18. OTHER IMPORTANT TERMS

- 18.1** We may transfer this agreement to someone else. We may subcontract or transfer all or any of our rights and obligations under the contract to another organisation, but this will not affect your rights or our obligations under the contract.
18.2 You need our consent to transfer your rights to someone else. You may only transfer your rights or our obligations under these Terms to another person if we agree in writing.
18.3 Nobody else has any rights under this contract. This contract is between you and us. No other person shall have any rights to enforce any of its terms.
18.4 If a court find part of this contract illegal, the rest will continue in force. Each of the paragraphs of these Terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
18.5 Even if we delay in enforcing this contract, we can still enforce it later. If we fail to insist that you perform any of your obligations under these terms, or if we do not enforce our rights against you, or if we delay in doing so, that will not mean that we have waived our rights against you and will not mean that you do not have to comply with those obligations. If we do waive a default by you, we will only do so in writing, and that will not mean that we will automatically waive any later default by you.

- 18.6** Which laws apply to this contract and where you may bring legal proceedings: These terms are governed by English law. You and we both agree to submit to the non-exclusive jurisdiction of the English courts. If you are a consumer, however, if you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are a resident of Scotland, you may also bring proceedings in Scotland.