

TERMS & CONDITIONS

GENERAL

These Terms and Conditions govern all use of the website, subscription platform, digital products, memberships, services and related offerings of Virtual BIZZCOACH.

By purchasing, subscribing, registering, accessing or using any service, the Customer agrees to these Terms and Conditions.

1. COMPANY DETAILS

Virtual BIZZCOACH
Morkhovenseweg 102/101
2200 Noorderwijk
Belgium
Email: welcome@virtualbizzcoach.com
Website: <https://virtualbizzcoach.com>
VAT number: BE1234.567.891

2. DEFINITIONS

"Company" means Virtual BIZZCOACH.
"Customer" means any natural person or legal entity purchasing or using Services.
"Consumer" means a natural person acting outside business or professional purposes.
"Business Customer" means any person or entity acting for business purposes.
"Platform" means the website, members area, training portal, software environment and related systems.
"Content" means all courses, videos, trainings, e-books, templates, webinars, downloads, documents, community features and educational materials.
"Subscription" means recurring paid monthly access to all or part of the Platform.
"Services" means all digital content, subscriptions, training and related services.

3. APPLICABILITY

These Terms apply to all offers, sales, subscriptions, invoices, platform access and Services. Any terms of the Customer are excluded unless expressly accepted in writing. If any clause is unenforceable, the remaining clauses remain valid.

4. ELIGIBILITY

Customers must be at least 18 years old or legally capable of entering binding agreements.

5. SERVICES

The Company offers digital education and business training including online courses, video modules, downloadable resources, e-books, templates, coaching resources, webinars, monthly memberships, community access and updated learning content.

6. ACCOUNT ACCESS

An account is required. Customers must provide accurate information and keep credentials confidential. Login sharing, resale or transfer is prohibited.

7. PRICING AND PAYMENT

7.1 Prices shown at checkout apply at time of purchase.
7.2 Applicable taxes, VAT, sales taxes or similar charges may be added where legally required
7.3 Payments may be made through the payment methods offered by the Company, including:
- Credit Cards
- Debit cards
- PayPal
- Including, but not limited to, payment methods made available at checkout
7.4 Access to the platform is only available through a monthly subscription. The Customer expressly authorizes the Company to automatically charge the selected payment method every month until cancellation.
7.5 Monthly charges shall be collected on the same calendar date as the original purchase date, or on the nearest available processing date.
7.6 The Customer is responsible for ensuring that valid and sufficient payment details remain available at all times.
7.7 If an automatic payment fails, the Company may retry the charge and may suspend or restrict access until payment is successfully completed.
7.8 Applicable taxes may be charged where legally required.
7.9 External bank fees, currency conversion fees or payment provider charges remain the responsibility of the Customer.

8. MONTHLY SUBSCRIPTIONS & AUTOMATIC BILLING

8.1 All Services are offered as a recurring monthly subscription.
8.2 By subscribing, the Customer authorizes automatic monthly charges until cancellation.
8.3 Billing occurs monthly on the same calendar date as original purchase date or nearest practical processing date.
8.4 Cancellation may be done anytime before the next billing date.
8.5 Cancellation prevents future charges only.
8.6 Access continues until end of paid monthly period.
8.7 No refunds are granted for partial months, unused time, forgotten cancellations or mid-cycle cancellations unless mandatory law requires otherwise.

8.8 Failed payments may lead to retries, suspension, restricted access or termination.
8.9 The Customer must maintain valid payment details.
8.10 Pricing may be modified upon prior notice before next renewal date.

9. DIGITAL DELIVERY

Services are supplied digitally on a training platform and access may be granted immediately after successful payment.

10. CANCELLATION RIGHTS & WITHDRAWAL RIGHTS

Consumers may have mandatory legal cancellation rights depending on country of residence. Where legally permitted, immediate access to digital content may reduce or remove withdrawal rights once performance begins.

11. REFUND POLICY

Unless mandatory law requires otherwise or a written guarantee is provided:
- All purchases are final
- Monthly fees already charged are non-refundable
- Digital content is non-refundable after access begins

12. INTELLECTUAL PROPERTY

All intellectual property remains owned by the Company or licensors. Customers receive a limited personal license for private internal use only. The Customer may not: copy, distribute, share, upload elsewhere, reproduce courses, sell materials, create competing derivative products or commercially exploit Content. Unauthorized use may lead to legal action.

13. COMMUNITY RULES

Spam, harassment, hate speech, unlawful content, misleading promotions and abusive conduct are prohibited. The Company may moderate, remove content or restrict access.

14. NO GUARANTEED RESULTS

The Company does not guarantee income, revenue, sales, profit, leads, growth, business success or personal outcomes.

15. DISCLAIMER

Content is educational only and does not constitute legal, tax, accounting, medical, therapeutic, investment or regulated professional advice.

16. LIMITATION OF LIABILITY

To the fullest extent permitted by law, the Company is not liable for indirect damages, consequential damages, lost profits, lost revenue, business interruption, lost opportunities, reputational harm or data loss.

17. INDEMNITY

The Customer agrees to indemnify the Company against claims or losses arising from misuse, breach of Terms, unlawful conduct or misuse of credentials.

18. CHARGEBACKS & PAYMENT DISPUTES

Before filing a chargeback, the Customer agrees to first contact welcome@virtualbizzcoach.com.

19. TERMINATION

The Company may suspend or terminate access for payment default, fraud, abusive behavior, login sharing, infringement or breach of Terms. A customer can cancel their subscription by simply selecting the appropriate option in their account settings.

20. FORCE MAJEURE

The Company is not liable for delays or failure caused by events beyond reasonable control.

21. PRIVACY

Personal data is processed according to the Privacy Policy and applicable law. Please check the document "Privacy & Cookie Policy" for details.

22. GOVERNING LAW

These Terms are governed by Belgian law. Mandatory consumer rights remain applicable where required by law.

23. DISPUTES

The parties shall first seek amicable settlement. For Business Customers, Belgian courts have jurisdiction.

24. MODIFICATIONS

The Company may update these Terms at any time.
Last modification and effective Date: April 26, 2026