

BY VISITING JULIEANGELOS.COM, YOU ARE CONSENTING TO OUR TERMS AND CONDITIONS.

OVERVIEW

By using www.julieangelos.com, hereafter referred to as this "Site", all visitors, referred to as "user", "you" and "your" are bound by these Terms and Conditions. The terms "we", "us", and "our" refer to Julie Angelos of List Builders. Accessing this Site constitutes a use of the Site and an acceptance to the Terms provided herein.

By using the Site, you agree to these Terms and Conditions, without modification, and acknowledge reading them. We reserve the right to change these Terms and Conditions or to impose new conditions on use of the Site, from time to time, in which case we will post the revised Terms and Conditions on this Site. By continuing to use the Site after we post any such changes means you accept the new Terms and Conditions with the modifications.

SITE USE

To access or use the Site, you must be 18 years or older and have the requisite power and authority to enter into these Terms and Conditions.

Information provided on the Site and in the service related to coaching services, including talent dynamics, wealth dynamics and on-line course content, and other information (the "Service") are subject to change. List Builders of www.julieangelos.com makes no representation or warranty that the information provided, regardless of its source (the "Content"), is accurate, complete, reliable, current or error-free.

List Builders of www.julieangelos.com disclaims all liability for any inaccuracy, error or incompleteness in the Content.

In order to use the Site and Service, you may be required to provide information about yourself including your name, email address, and other personal information. You agree that any registration information you give to List Builders of www.julieangelos.com will always be accurate, correct and up to date. You must not impersonate someone else or provide account information or an email address other than your own. Your account must not be used for any illegal or unauthorised purpose. You must not, in the use of the Site, violate any laws in your jurisdiction.

You may use the Site and Service for lawful purposes only. You shall not post or transmit through the Site any material which violates or infringes the rights of others, or which is threatening, abusive, defamatory, libelous, invasive of privacy or publicity rights, vulgar, obscene, profane or otherwise objectionable, contains injurious formulas, recipes, or instructions, which encourages conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any law.

INTELLECTUAL PROPERTY

The Site and Service contain intellectual property owned by Julie Angelos of List Builders including, without limitation, trademarks, copyrights, proprietary information and other intellectual property as well as the Julie Angelos of List Builders taglines, name, logo, all

designs, text, graphics, other files, and the selection and arrangement thereof. You may not modify, publish, transmit, participate in the transfer or sale of, create derivative works from, distribute, display, reproduce or perform, or in any way exploit in any format whatsoever any of the Site or Service content or intellectual property, in whole or in part without our prior written consent. We reserve the right to immediately remove you from the Site and Service, without refund, if you are caught violating this intellectual property policy.

LIMITATION OF LIABILITY

YOU AGREE THAT UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, PUNITIVE, EXEMPLARY, OR ANY OTHER DAMAGES ARISING OUT OF YOUR USE OF THE SITE OR SERVICE. ADDITIONALLY, Julie Angelos of List Builders IS NOT LIABLE FOR DAMAGES IN CONNECTION WITH

(I) ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, DENIAL OF SERVICE, ATTACK, INTERRUPTION, DELETION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE;

(II) LOSS OF REVENUE, ANTICIPATED PROFITS, BUSINESS, SAVINGS, GOODWILL OR DATA; AND

(III) THIRD PARTY THEFT OF, DESTRUCTION OF, UNAUTHORISED ACCESS TO, ALTERATION OF, OR USE OF YOUR INFORMATION OR PROPERTY, REGARDLESS OF OUR NEGLIGENCE, GROSS NEGLIGENCE, FAILURE OF AN ESSENTIAL PURPOSE AND WHETHER SUCH LIABILITY ARISES IN NEGLIGENCE, CONTRACT, TORT, OR ANY OTHER THEORY OF LEGAL LIABILITY. THE FOREGOING APPLIES EVEN IF Julie Angelos of List Builders HAS BEEN ADVISED OF THE POSSIBILITY OF OR COULD HAVE FORESEEN THE DAMAGES. IN THOSE STATES THAT DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR THE DAMAGES, OUR LIABILITY IS LIMITED TO THE FULLEST POSSIBLE EXTENT PERMITTED BY LAW. IN NO EVENT SHALL Julie Angelos of List Builders'S CUMULATIVE LIABILITY TO YOU EXCEED euro100.

THIRD PARTY RESOURCES

The Site and the Service may contain links to third party websites and resources. You acknowledge and agree that we are not responsible or liable for the availability, accuracy, content or policies of third party websites or resources, Julie Angelos of List Builders, unless otherwise stated. You acknowledge sole responsibility for and assume all risk arising from your use of any such websites or resources.

INDEMNIFICATION

You shall indemnify and hold us harmless from and against any and all losses, damages, settlements, liabilities, costs, charges, assessments and expenses, as well as third party claims and causes of action, including, without limitation, solicitor's fees, arising out of any breach by you of any of these Terms and Conditions, or any use by you of the Site or Service. You shall provide us with such assistance, without charge, as we may request in connection with any such defense, including, without limitation, providing us with such information, documents, records and reasonable access to you, as we deem necessary. You shall not settle any third party claim or waive any defense without our prior written consent.

GOVERNING LAW; VENUE; MEDIATION

This Agreement shall be construed in accordance with, and governed by, the laws of Scotland, where we are registered, as applied to contracts that are executed and performed entirely in Scotland. The exclusive venue for any arbitration or court proceeding based on or arising out of this Agreement shall be Italy. The parties agree to attempt to resolve any dispute, claim or controversy arising out of or relating to this Agreement by mediation. The parties further agree that their respective good faith participation in mediation is a condition precedent to pursuing any other available legal or equitable remedy, including litigation, arbitration or other dispute resolution procedures.

If any legal action or any arbitration or other proceeding is brought for the enforcement of this Agreement, or because of an alleged dispute, breach, default, or misrepresentation in connection with any of the provisions of this Agreement, the successful or prevailing party or parties shall be entitled to recover reasonable solicitors' fees and other costs incurred in that action or proceeding, in addition to any other relief to which it or they may be entitled.

SEVERABILITY

If any term, provision, covenant, or condition of this Agreement is held by an arbitrator or court of competent jurisdiction to be invalid, void, or unenforceable, the rest of the Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated.

ASSIGNMENT

These Terms and Conditions bind and inure to the benefit of the parties' successors and assigns. These Terms and Conditions are not assignable, delegable or otherwise transferable by you. Any transfer, assignment or delegation by you is invalid.

ENTIRE AGREEMENT; WAIVER; HEADINGS

This Agreement constitutes the entire agreement between you and ulie Angelos of List Builders pertaining to the Site and Service and supersedes all prior and contemporaneous agreements, representations, and understandings between us. No waiver of any of the provisions of this Agreement by ulie Angelos of List Builders shall be deemed, or shall constitute, a waiver of any other provision, whether or not similar, nor shall any waiver constitute a continuing waiver. No waiver shall be binding unless executed in writing by ulie Angelos of List Builders. The subject headings of this Agreement are included for convenience only and shall not affect the construction or interpretation of any of its provisions.

Correct at: December 2016

PRIVACY POLICY

BY VISITING JULIEANGELOS.COM, YOU ARE CONSENTING TO OUR PRIVACY POLICY.

OVERVIEW

ulie Angelos of List Builders is committed to protecting your privacy online. This Privacy Policy describes the personal information we

collect through this website at julieangelos.com (the "Site"), Visitors and any users of the site are referred to as "user", "you" and "your" and Julie Angelos of List Builders is referred to as "we", "us", and "our". Accessing this Site constitutes a use of the Site and an acceptance to our Privacy Policy.

On julieangelos.com, we provide coaching and on-line course services, including talent dynamics, wealth dynamics and coaching and other information (the "Service") to small businesses, individuals, corporates and entrepreneurs.

Use of julieangelos.com, including all materials presented herein and all online Services provided by ulie Angelos of List Builders, is subject to the following Privacy Policy. This Privacy Policy applies to all site visitors, customers and all other users of the Site. By using the Site or Service, you agree to this Privacy Policy, without modification, and acknowledge reading it.

INFORMATION WE COLLECT

This Site only collects the personal information you voluntarily provide to us, which includes your name and e-mail address, in order to subscribe to our newsletter, and your name, email address and website (optional) in order to post a comment on our blog. If you opt-in to receive our newsletter, the option to unsubscribe will be included in every e-mail.

We do share your information with trusted third parties who assist us in operating our website, conducting our business and servicing our clients and visitors. These trusted third parties agree to keep this information confidential. Your personal information will never be shared with unrelated third parties.

We may record information relating to your use of the Site, such as the searches you undertake, the pages you view, your browser type, IP address, requested URL, referring URL, and timestamp information. We use this type of information to administer the Site and provide the highest possible level of service to you. We also use this information in the aggregate to perform statistical analyses of use behaviour and characteristics in order to measure interest in and use of the various areas of the Site.

We may send cookies (not the real thing unfortunately) to your computer in order to uniquely identify your browser and improve the quality of our service. You have the ability to accept or decline cookies using your web browser settings. If you choose to disable cookies, you may not be able to take full advantage of the Site and its features.

This Site may contain links to third party websites. Except as otherwise discussed in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you on our Site. Other sites accessible through our site have their own policies in regard to privacy. We are not responsible for the privacy policies or practices of third parties.

SECURITY

We maintain security measures to protect your personal information from unauthorised access, misuse, or disclosure. However, no exchange

of data over the Internet can be guaranteed as 100% secure. While we make every effort to protect your personal information shared with us through our Site, you acknowledge that the personal information you voluntarily share with us through this Site could be accessed or tampered with by a third party. You agree that we are not responsible for any intercepted information shared through our Site without our knowledge or permission. Additionally, you release us from any and all claims arising out of or related to the use of such intercepted information in any unauthorised manner.

CHILDREN

To access or use the Site, you must be 18 years old or older and have the requisite power and authority to enter into this Privacy Policy. We do not knowingly solicit data online from or market online to children under the age of 18.

CHANGES TO THIS POLICY

You acknowledge and agree that it is your responsibility to review this Site and this Privacy Policy periodically and to be aware of any modifications. We will notify you of any changes to this Privacy Policy by posting those changes on this page.

Correct at: December 2016

Terms of Supply

This page (together with the documents referred to on it) tells you the terms on which we supply any of the products (Products) and courses, workshops, lectures and seminars (collectively, Events) listed on this website (our site) to you, whether we conclude the contract for such supply electronically or by telephone. Please read these terms of supply carefully before ordering any Products or Events from us. You should understand that by ordering any of our Products or Events, you agree to be bound by these terms of supply. Please understand that if you refuse to accept these terms of supply, you will not be able to order any Products or Events from us.

1. Information about us

This site is operated by Julie Angelos. The site is registered in Italy.

2. Your status

By placing an order with us, you warrant that:

- a. you are legally capable of entering into binding contracts; and
- b. you are at least 18 years old.

3. Consumer rights and cancellation

a. If you have an issue with a product you have purchased, please email info@julieangelos.com and we will aim to respond within a reasonable time.

B. There are no refunds available for talent dynamics or wealth dynamics profile purchases.

4. Risk and title in Products

Ownership of the Products will only pass to you when we receive full payment of all sums due in respect of the Products, including delivery charges.

5. Price and payment

1. The price of the Events, Products and our delivery charges will be

as quoted on our site from time to time, except in cases of obvious error.

2. Prices stated on our site include VAT.

3. Event prices, Product prices and delivery charges are liable to change at any time, but changes will not affect orders in respect of which we have already sent you an Order Confirmation.

4. It is always possible that, despite our best efforts, some of the Products and/or Events listed on our site may be incorrectly priced. We will normally verify prices as part of our Order Confirmation procedures. If the correct price of a Product or Event is higher than the price stated on our site, we will normally, at our discretion, either contact you for instructions or reject your order and notify you of such rejection.

5. We are under no obligation to provide any Product or Event to you at the incorrect (lower) price, even after we have sent you an Order Confirmation, if the pricing error is obvious and unmistakable and could have reasonably been recognised by you as an error.

6. If we agree with you that you may pay for a Product or Event in installments, then each installment must be paid by its due date (as notified by us to you).

7. If you fail to make any payment due to us by the due date for payment then, without limiting our other remedies, we may:

- a. charge you interest on the overdue amount. Such 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 shall pay the interest immediately on demand;
- b. charge any reasonable debt collection costs incurred in pursuing the debt, such costs to be payable by you on demand;
- c. refuse you entry to any Event (whether or not your booking on any such Event was a free bonus place for which you did not pay a specific fee);
- d. refuse to provide you with any Event materials; and/or
- e. refuse to provide you with any Products that you have ordered from us, whether or not you have paid for them.

8. Our refunds policy

If you change your mind after purchase of a profile/debrief, you are not entitled to a refund. In relation to our online courses, we will look at all cases on an individual basis – please email info@julieangelos.com and we will aim to reply to you within a reasonable timeframe.

Digital products do not fall within the 7 day 'cooling off' period required by UK Law.

9. Intellectual Property

1. All intellectual property rights (including but not limited to copyright) in all Products, Events and Event materials at all times belong to and shall remain vested in us and neither you nor any other person shall obtain any intellectual property rights or any other interest, right or title whatsoever in or to any Product or any Event materials or any part thereof save as otherwise expressly granted under these terms of supply.

2. If you purchase an Event for which we provide you Event materials, we hereby grant you a non-transferable, non-exclusive licence to use those materials strictly for the purpose of participating in the relevant Event and for your own educational, noncommercial purposes.

3. You shall ensure that such course materials are only made available to and accessed by you in accordance with clause 10.2 and you must not make available, copy, reproduce, disseminate, retransmit, sub-license, distribute, sell, publish, broadcast or otherwise supply in any medium and in any manner any such materials (or any part of them) to any third party.

10. Warranty

1. We warrant to you that:

a. any Product purchased from us will, on delivery, conform in all material respects with its description, be of satisfactory quality, and be reasonably fit for all the purposes for which products of that kind are commonly supplied; and

b. we will perform our obligations under the Contract with reasonable care and skill.

2. All other conditions, warranties or other terms which might have effect between you and us or be implied or incorporated, whether by statute, common law or otherwise, are hereby excluded to the fullest extent allowed by applicable law.

11. Data Protection

1. In relation to any personal data provided to us by you or on your behalf, you agree that we may use such personal data to perform our obligations and enforce our rights under any Contract.

2. Furthermore, you agree that any such personal data will be processed in accordance with our Privacy Policy (as amended by us from time to time).

12. Our liability

1. Nothing in these terms of supply excludes or limits our liability for:

a. death or personal injury caused by our negligence;

b. fraud or fraudulent misrepresentation; or

c. any other matter for which it would be unlawful for us to exclude or attempt to exclude our liability.

2. Our maximum aggregate liability in respect of any claim arising out of any Contract, whether in contract, tort (including negligence), breach of statutory duty or otherwise, shall not exceed the total sum paid for the particular Product and/or Event giving rise to the claim.

3. We will not be liable in contract, tort (including negligence), breach of statutory duty or otherwise for losses that fall into any of the following categories:

a. loss of income or revenue;

b. loss of business;

c. loss of profits;

d. loss of anticipated savings;

e. loss of data;

f. loss of goodwill;

g. loss of contract;

h. waste of management or office time; or
i. any special, indirect, consequential or pure economic loss which arises out of or in connection with these terms of supply even if we had been advised of the possibility of such loss.

4. We shall have no liability for any failure or delay in the performance of any of our obligations where any such failure or delay is due to any act or omission by you or any third party.

5. You assume sole responsibility for the selection, suitability and use of any Products or Events.

13. Import duty

1. If you order Products from us they may be subject to import duties and taxes which are levied when the delivery reaches the specified destination. You will be responsible for payment of any such import duties and taxes. Please note that we have no control over these charges and cannot predict their amount. Please contact your local customs office for further information before placing your order.

2. Please also note that you must comply with all applicable laws and regulations of the country for which the products are destined. We will not be liable for any breach by you of any such laws.

14. Written communications

Applicable laws require that some of the information or communications we send to you should be in writing. You accept that communication with us may be mainly electronic. We will contact you by e-mail or provide you with information by posting notices on our site. For contractual purposes, you agree to this electronic means of communication and you acknowledge that all contracts, notices, information and other communications that we provide to you electronically comply with any legal requirement that such communications be in writing. This condition does not affect your statutory rights.

15. Notices

All notices given by you to us must be given to us at info@julieangelos.com. We may give notice to you at either the e-mail or postal address you provide to us when placing an order, or in any of the ways specified in clause 15 above. Notice will be deemed received by you and properly served on you immediately when posted on our site, 24 hours after an e-mail is sent to you, or three days after the date of posting of any letter to you. In proving the service of any notice, it will be sufficient to prove, in the case of a letter, that such letter was properly addressed, stamped and placed in the post and, in the case of an e-mail, that such e-mail was sent to the specified email address of the addressee.

16. Transfer of rights and obligations

1. The contract between you and us is binding on you and us and on our respective successors and assignees.

2. You may not transfer, assign, charge or otherwise dispose of a Contract, or any of your rights or obligations arising under it, without our prior written consent. In particular, you may not transfer to anyone else your place on an Event.

3. We may transfer, assign, charge, sub-contract or otherwise dispose of a Contract, or any of our rights or obligations arising under it, at any time.

17. Events outside our control

1. We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under a Contract that is caused by events outside our reasonable control (Force Majeure Event).

2. A Force Majeure Event includes any act, event, non-happening, omission or accident beyond our reasonable control and includes in particular (without limitation) the following:

a. strikes, lock-outs or other industrial action;

b. civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war;

c. fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster;

d. impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport;

e. impossibility of the use of public or private telecommunications networks; and

f. the acts, decrees, legislation, regulations or restrictions of any government.

3. Our performance under any Contract is deemed to be suspended for the period that the Force Majeure Event continues, and we will have an extension of time for performance for the duration of that period.

18. Waiver

1. If we fail, at any time during the term of a Contract, to insist upon strict performance of any of your obligations under the Contract or any of these terms of supply, or if we fail to exercise any of the rights or remedies to which we are entitled under the Contract, this will not constitute a waiver of such rights or remedies and will not relieve you from compliance with such obligations.

2. A waiver by us of any default will not constitute a waiver of any subsequent default.

3. No waiver by us of any of these terms of supply will be effective unless it is expressly stated to be a waiver and is communicated to you in writing.

19. Severability

If any of these terms of supply or any provisions of a Contract are determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law.

20. Entire agreement

1. These terms of supply and any document expressly referred to in them constitute the whole agreement between us and supersede all previous discussions, correspondence, negotiations, previous

arrangement, understanding or agreement between us relating to the subject matter of any Contract.

2. We each acknowledge that, in entering into a Contract, neither of us relies on, or will have any remedies in respect of, any representation or warranty (whether made innocently or negligently) that is not expressly set out in these terms of supply.

3. Each of us agrees that our only liability in respect of those representations and warranties that are expressly set out in these terms of supply (whether made innocently or negligently) will be for breach of contract.

4. Nothing in this clause limits or excludes any liability for fraud.

21. Our right to vary these terms of supply

1. We have the right to revise and amend these terms of supply from time to time.

2. You will be subject to the policies and terms supply in force at the time that you order Products or Events from us.

22. Law and jurisdiction

Contracts and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) will be governed by Italian law. Any such dispute or claim will be subject to the nonexclusive jurisdiction of the courts of Italy.

Correct at December 2016