



Terms and Conditions

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TERMS AND CONDITIONS OF USE

Product-Specific Terms – The Turning Point

The following terms apply specifically to *The Turning Point*, a self-guided digital experience offered by Michele Willmott.

The Turning Point is a digital product designed to support personal reflection and relational awareness. **It is not therapy, counselling, medical treatment, or crisis support.**

By purchasing and accessing The Turning Point, you acknowledge that:

- Due to the digital nature of *The Turning Point*, and in accordance with the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, once access to the digital content has been provided, all sales are final and non-refundable.
- the experience is self-directed,
- no outcomes are guaranteed, and
- you remain responsible for your own wellbeing, choices, and actions.

These Product-Specific Terms apply in addition to, and form part of, the general Terms & Conditions set out below.

1. INTRODUCTION AND ACCEPTANCE OF TERMS

This page (together with the documents referred to on it) tells you the terms of use on which you may make use of my website michelewillmott.co.uk (“my site”), whether as a guest or a registered user. Please read these terms of use carefully before you start to use the site. By using my site, you indicate that you accept these terms of use and that you agree to abide by them. If you do not agree to these terms of use, please refrain from using my site.

2. INFORMATION ABOUT ME

[https://michelewillmott.co.uk](http://michelewillmott.co.uk) is a site operated by Michele Willmott. I am registered in England and Wales. My registered address is Flat, Chapman House, Meadway, Haslemere, Surrey, GU25 1FN. Email: info@michelewillmott.com

3. ACCOUNT REGISTRATION AND SECURITY

If at any time you choose, or you are provided with, a user identification code, password or any other piece of information as part of my security procedures, you must treat such information as confidential, and you must not disclose it to any third party. I have the right to disable any user identification code or password, whether chosen by you or allocated by me, at any time if, in my opinion, you have failed to comply with any of the provisions of these terms of use.

You are responsible for making all arrangements necessary for you to have access to my site. You are also responsible for ensuring that all persons who access my site through your internet connection are aware of these terms and that they comply with them.

4. DIGITAL PRODUCTS AND SERVICES

Access and Content for Paid Courses

Upon successful payment, you will receive access to the purchased product for the lifetime of that product. Access is personal and non-transferable. You are responsible for maintaining the confidentiality of your login credentials (if applicable).

System Requirements and Access

To access and use the digital products and courses:

- You will need a device with internet connection
- Modern web browsers (Chrome, Safari, Firefox, Edge) updated to recent versions
- PDF reader software for downloadable resources
- JavaScript enabled for interactive elements
- Sufficient bandwidth for video content (where applicable)

While the content is designed to be accessible across devices (desktop, tablet, mobile), optimal experience is provided on larger screens. Some features may have limited functionality on older browsers or operating systems.

AI Content Disclosure

Some content in the guides and digital products/courses has been generated or enhanced with the use of AI tools, including ChatGPT and Claude.AI. While these tools assist in refining language and improving readability, all underlying ideas and core content are based on the original work and expertise of Michele Willmott.

Course Content Updates

I strive to provide up-to-date and relevant content and reserve the right to update course materials, add or remove modules, or modify the course structure at my discretion. While significant updates will be communicated to enrolled students, the core offering as described at the time of purchase will remain substantially the same.

5. PRODUCTS, SERVICES & COACHING TERMS

5.1 Coaching, Therapy, and Mentoring Services

1. Nature of Services

- I am a qualified coach and therapist; however, my services primarily focus on **coaching and mentoring**. My work does not involve **diagnosing or treating mental health conditions**. Clients remain responsible for their **own emotional well-being, choices, and actions** during and after our work together.
- Coaching is a **collaborative process** and requires active participation. While I offer **guidance, tools, and techniques** to support your personal and relationship growth, I do not provide **medical, psychological, financial, or legal advice**.

2. Confidentiality

- All **coaching sessions are confidential**, except in the following cases:
 - If there is a legal obligation to report **harm to yourself or others**.
 - If there is disclosure of **abuse, criminal activity, or other situations requiring intervention** under UK law.
- Clients agree to respect the **privacy of our coaching relationship** and not share session details or materials without permission.

5.3 Session Attendance & Cancellation Policy

a) Individual and Couples Coaching

- If one member of a couple is unable or unwilling to continue the coaching programme, the remaining partner **may complete the programme alone**, unless otherwise agreed.

b) Cancellation and Rescheduling

- Sessions may be **rescheduled with a minimum of 48 hours' notice**. If a session is missed without prior notice, it will be forfeited.
- In cases of emergency, rescheduling may be offered at my discretion.

5.4 Refunds & UK Consumer Law Compliance

- **1:1 coaching:** Under the **UK Consumer Contracts Regulations**, clients may cancel within **14 days** of purchasing a **1:1 coaching programme** and receive a pro-rata refund for unused sessions. Once a session has taken place, that portion of the programme is non-refundable.
- **Programme changes:** If a client chooses to discontinue after the 14-day period, no refunds will be provided, but alternative arrangements may be considered on a case-by-case basis.

5.5 Levels of Support & Boundaries

a) Availability & Access for High-Support Programmes

- Certain programmes offer **full access to me Wednesday–Sunday** for additional support. This does not imply **24/7 availability**.
- Support messages will be responded to within **reasonable working hours**. Clients are encouraged to use this access **mindfully** and understand that response times may vary based on availability.

5.6 Online & In-Person Coaching Liability

- **Online sessions:** Clients are responsible for ensuring a **stable internet connection**. Missed time due to technical issues on the client's end **cannot be refunded or rescheduled**.
- **In-person sessions:** Clients attending face-to-face sessions accept full responsibility for their **own health and safety** during the session and agree to hold me **harmless** in the event of unforeseen circumstances.

6 GDPR Compliance & Cookie Policy

6.1 GDPR Compliance & Data Protection

We comply with the UK General Data Protection Regulation (UK GDPR) and EU GDPR where applicable. Our use of cookies aligns with these regulations to ensure transparency and user control.

You can manage or withdraw your cookie preferences at any time via our cookie consent banner or by adjusting your browser settings. Disabling cookies may impact site functionality.

6.2 Third-Party Cookies & Data Sharing

We may use third-party cookies from providers such as Google Analytics, Facebook Pixel, and payment processors (Stripe/PayPal) to track site usage and improve our services. These providers may collect and process data according to their own privacy policies.

Cookies remain on your device for a period ranging from session-based (deleted when you close your browser) to persistent cookies that may last up to 12 months, unless manually cleared.

7. PAYMENT TERMS AND REFUND POLICY

7.1 Payments

All prices are displayed in either GBP Sterling or US Dollars and exclude tax. Payment is processed securely through Stripe or PayPal, or other processors integrated with our chosen e-commerce platform. By making a purchase, you confirm that you are using payment methods legally available to you.

7.2 Digital Products and Cancellation Rights

Right to Cancel and Digital Content Exception:

Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, you normally have the right to cancel a purchase within 14 days without giving any reason. However, **by purchasing and accessing our digital content, you expressly consent to immediate access to the digital content and acknowledge that your right to cancel will be lost once the download or streaming of digital content has begun.** By completing your purchase, you agree that we may begin the provision of digital content before the end of the cancellation period and acknowledge that you will lose your right to cancel once the performance has begun.

Agreement at Checkout

By ticking the acceptance box at checkout, you confirm that you have read and agree to these Terms & Conditions, including the above refund policy.

If technical problems prevent or unreasonably delay delivery of your product or free resource, your exclusive and sole remedy is either replacement or, in the case of paid products, a refund of the price paid.

7.3 Consultation Sessions

If your download includes calls or consultation sessions with me, you are responsible for scheduling them within the specified timeframe. All bookings are non-refundable. If you need to cancel or reschedule a call, please email info@michelewillmott.com with the subject "CALL CANCELLATION- [date & time of your call]" no less than 48 hours

before your call. If you do not show up to your call or attempt to reschedule within 48 hours, you forfeit your call.

8. INTELLECTUAL PROPERTY RIGHTS

I am the owner or the licensee of all intellectual property rights in my website, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

All course materials, including but not limited to videos, PDFs, worksheets, and supplementary content, are protected by copyright and provided for your personal use only. You may not share, distribute, reproduce, sell, or create derivative works from any course materials.

You must not use any part of the materials on my site for commercial purposes without obtaining a licence to do so from me. You may not reproduce in any format (including on another website) any part of my site (including content, images, designs, look and feel) without my prior written consent.

If you print off, reproduce, copy or download any part of my site in breach of these terms of use, your right to use my site will cease immediately and you must, at my option, return or destroy any copies of the materials you have made.

9. E-COMMERCE PLATFORM RESPONSIBILITIES

- Michele Willmott: Responsible for all content, quality, and support related to purchased products.
- E-commerce platform provider: Responsible for providing the platform for product delivery and access.
- Payment processors: Responsible for secure payment processing and transaction security.

In the unlikely event our chosen platform discontinues service or experiences prolonged downtime, I will make reasonable efforts to provide alternative access to your purchased content.

10. DATA PROTECTION AND PRIVACY

When you sign up for our free guide or purchase our paid courses we collect and process the following information on the legal basis of your consent:

- Your name
- Your email address

We retain this information for 24 months from your last meaningful interaction with us (such as opening an email, clicking a link, or making a purchase) or until you request its deletion, whichever comes first.

Third-Party Data Processors

I work with the following third-party data processors:

- Our chosen e-commerce platform to provide the platform for course delivery
- Stripe / PayPal to process payments securely
- Email marketing services to deliver course updates and newsletters
- Analytics tools to improve website and course performance

International Data Transfers

Your data may be transferred to and processed in countries outside the UK and European Economic Area (EEA). When this occurs, I ensure appropriate safeguards are in place to protect your information, such as Standard Contractual Clauses approved by the UK Information Commissioner's Office or the EU Commission.

Data Security

I implement appropriate technical and organizational measures to protect your personal data against unauthorized or unlawful processing and accidental loss, destruction, or damage.

Your Data Rights

Under UK GDPR and the Data Protection Act 2018, you have rights to:

- Access the personal data we hold about you
- Request correction of your personal data
- Request erasure of your personal data
- Object to processing of your personal data
- Request restriction of processing your personal data
- Request transfer of your personal data
- Withdraw consent at any time

Similar rights may apply under your local data protection laws. To exercise these rights, please contact us at info@michelewillmott.com.

11. COOKIE POLICY

My website uses cookies and similar technologies to distinguish you from other users and to enhance your experience. Cookies are small text files stored on your device when you visit websites.

Types of cookies used:

- Essential cookies: Required for the website to function properly

- Analytical/performance cookies: Allow me to recognize and count visitors and analyze site usage
- Functionality cookies: Used to recognize you when you return to the site
- Marketing cookies: Track your browsing habits to deliver targeted advertising

By using my website, you consent to the use of cookies in accordance with this policy. You can manage cookie preferences through your browser settings. Disabling certain cookies may affect site functionality.

12. USER CONDUCT AND PROHIBITED USES

You may use my site only for lawful purposes. You may not use my site:

- In any way that breaches any applicable local, national or international law or regulation.
- In any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect.
- For the purpose of harming or attempting to harm minors in any way.
- To send, knowingly receive, upload, download, use or re-use any material which does not comply with our content standards which are set out below.
- To transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam).
- To knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- Not to reproduce, duplicate, copy or re-sell any part of my site in contravention of the provisions of my Terms of Website Use.
- Not to access without authority, interfere with, damage or disrupt:
 - any part of my site;
 - any equipment or network on which my site is stored;
 - any software used in the provision of my site; or
 - any equipment or network or software owned or used by any third party.

13. AGE RESTRICTIONS

You must be at least 18 years of age to purchase courses or digital products through this website. If you are under 18, you may only use this website and purchase products with

the involvement and consent of a parent or guardian. By making a purchase, you confirm that you meet these age requirements.

The use of any of my interactive services by a minor is subject to the consent of their parent or guardian. I advise parents who permit their children to use an interactive service that it is important that they communicate with their children about their safety online, as moderation is not foolproof. Minors who are using any interactive service should be made aware of the potential risks to them.

14. CUSTOMER SUPPORT

For questions related to course content, technical issues, or account matters, you can contact me at info@michelewillmott.com. I aim to respond to all inquiries within 48 business hours.

For technical issues related specifically to the Stan Store platform (payment processing, access problems), you may need to contact Stan Store's customer support directly.

Please include relevant details in your support requests, such as order numbers, course names, and descriptions of any technical issues you're experiencing, to help me assist you more efficiently.

15. DELIVERY OF DIGITAL PRODUCTS

Upon successful payment processing through Stan Store, you should receive immediate access to your purchased digital products. For free resources, access is typically granted immediately after completing the registration process.

Access credentials or download links will be sent to the email address provided during checkout. If you do not receive access within 24 hours of purchase, please check your spam folder before contacting customer support at info@michelewillmott.com.

16. LIABILITY AND DISCLAIMERS

The material displayed on my site is provided without any guarantees, conditions or warranties as to its accuracy. To the extent permitted by law, I hereby expressly exclude:

- All conditions, warranties and other terms which might otherwise be implied by statute, common law or the law of equity.
- Any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with my site or in connection with the use, inability to use, or results of the use of my site, any websites linked to it and any materials posted on it (whether by myself or a third party), including, without limitation any liability for:
 - loss of income or revenue;
 - loss of business;

- loss of profits or contracts;
- loss of anticipated savings;
- loss of data;
- loss of goodwill;
- wasted management or office time; and
- for any other loss or damage of any kind, however arising and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable.

This does not affect our liability for death or personal injury arising from my negligence, nor my liability for fraudulent misrepresentation or misrepresentation as to a fundamental matter, nor any other liability which cannot be excluded or limited under applicable law.

I will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of my site or to your downloading of any material posted on it, or on any website linked to it.

17. International Availability and Local Compliance

My products and services are available internationally and not restricted to any specific geographic region. However, as I am based in the UK, these terms are governed by UK law.

While my content is accessible worldwide, you are responsible for ensuring your use of the site and its content complies with all applicable local laws in your jurisdiction. Different countries have different laws regarding consumer rights, intellectual property, and digital content - you must comply with those applicable to you.

Some features or content may not be available in all locations due to legal restrictions or technical limitations. I make no representation that materials on this site are appropriate or available for use in all locations.

18. Suspension and Termination

I will determine, in my discretion, whether there has been a breach of this Acceptable Use Policy through your use of my site. When a breach of this policy has occurred, I may take such action as we deem appropriate.

Failure to comply with this Acceptable Use Policy constitutes a material breach of the Terms of Website Use upon which you are permitted to use my site, and may result in my taking all or any of the following actions:

- Immediate, temporary or permanent withdrawal of your right to use my site.

- Immediate, temporary or permanent removal of any posting or material uploaded by you to my site.
- Issue of a warning to you.
- Legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach.
- Further legal action against you.
- Disclosure of such information to law enforcement authorities as I reasonably feel is necessary.

I exclude all liability for my actions taken in response to breaches of this Acceptable Use Policy. The responses described in this policy are not limited, and I may take any other action I reasonably deem appropriate.

19. INTERACTIVE SERVICES

I may from time to time provide interactive services on our site, including, without limitation:

- Allowing users to comment on blog post. (interactive services).

Where I do provide any interactive service, I will provide clear information to you about the kind of service offered, if it is moderated and what form of moderation is used (including whether it is human or technical).

I will do my best to assess any possible risks for users (and in particular, for children) from third parties when they use any interactive service provided on my site, and I will decide in each case whether it is appropriate to use moderation of the relevant service (including what kind of moderation to use) in the light of those risks. However, I am under no obligation to oversee, monitor or moderate any interactive service I provide on our site, and I expressly exclude my liability for any loss or damage arising from the use of any interactive service by a user in contravention of our content standards, whether the service is moderated or not.

Where I do moderate an interactive service, I will normally provide you with a means of contacting the moderator, should a concern or difficulty arise.

20. CONTENT STANDARDS

These content standards apply to any and all material which you contribute to my site (contributions), and to any interactive services associated with it.

You must comply with the spirit of the following standards as well as the letter. The standards apply to each part of any contribution as well as to its whole.

Contributions must:

- Be accurate (where they state facts).

- Be genuinely held (where they state opinions).
- Comply with applicable law in the UK and in any country from which they are posted.

Contributions must not:

- Contain any material which is defamatory of any person.
- Contain any material which is obscene, offensive, hateful or inflammatory.
- Promote sexually explicit material.
- Promote violence.
- Promote discrimination based on race, sex, religion, nationality, disability, sexual orientation or age.
- Infringe any copyright, database right or trade mark of any other person.
- Be likely to deceive any person.
- Be made in breach of any legal duty owed to a third party, such as a contractual duty or a duty of confidence.
- Promote any illegal activity.
- Be threatening, abuse or invade another's privacy, or cause annoyance, inconvenience or needless anxiety.
- Be likely to harass, upset, embarrass, alarm or annoy any other person.
- Be used to impersonate any person, or to misrepresent your identity or affiliation with any person.
- Give the impression that they emanate from us, if this is not the case.
- Advocate, promote or assist any unlawful act such as (by way of example only) copyright infringement or computer misuse.

21. LINKING TO AND FROM MY SITE

You may link to my home page, provided you have obtained my prior written consent and provided you do so in a way that is fair and legal and does not damage my reputation or take advantage of it. You must not establish a link in such a way as to suggest any form of association, approval or endorsement on my part where none exists.

You must not establish a link from any website that is not owned by you.

My site must not be framed on any other site, nor may you create a link to any part of my site other than the home page. We reserve the right to withdraw linking permission without notice.

The website from which you are linking must comply in all respects with the content standards set out above.

If you wish to make any use of material on my site other than that set out above, please address your request to info@michelewillmott.com.

Where my site contains links to other sites and resources provided by third parties, these links are provided for your information only. I have no control over the contents of those sites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them.

22. SEVERABILITY

If any provision of these Terms is found to be unenforceable or invalid under any applicable law, such unenforceability or invalidity shall not render these Terms unenforceable or invalid as a whole. Such provisions shall be deleted without affecting the remaining provisions herein, which will continue to be valid and enforceable to the fullest extent permitted by law.

23. JURISDICTION AND APPLICABLE LAW

The English courts will have exclusive jurisdiction over any claim arising from, or related to, a visit to my site.

These terms of use 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) shall be governed by and construed in accordance with the law of England and Wales.

However, this does not prevent you from availing yourself of mandatory consumer protections afforded by the laws of your country of residence, where such protections cannot be derogated from by contract.

24. VARIATIONS

I may revise these terms of use at any time by amending this page. You are expected to check this page from time to time to take notice of any changes I made, as they are binding on you. Some of the provisions contained in these terms of use may also be superseded by provisions or notices published elsewhere on my site.