

HABITS FOR HEALTH

Terms & Condition: Last Updated: October 2025

1. Introduction

Welcome to the Habits for Health Website (“we,” “us,” “our”).

These Terms and Conditions (“Terms”) govern your participation in our programs, courses, memberships, workshops, and digital products (collectively referred to as the “Program”).

By enrolling, purchasing, or participating in the Program, you (“Client,” “Participant,” or “you”) agree to be bound by these Terms.

If you do not agree to these Terms, please do not enroll or participate in the Program.

2. Program Description

We provide personal development, health, wellness, and frequency healing education, including online sessions, materials, and resources.

The Program is intended for educational and informational purposes only and is not a substitute for professional medical, psychological, or financial advice.

Results are not guaranteed. Your success depends on your commitment, effort, and participation.

3. Payment Terms

All fees must be paid in full before the Program begins, unless a payment plan is agreed upon in writing.

If a payment plan is offered, all instalments must be paid on time as scheduled. Failure to complete payments may result in suspension or termination of access without refund.

All prices are listed in NZ Dollars (\$) and may be subject to applicable taxes or processing fees.

4. Program Start and Access

The Program “starts” when any of the following occur, whichever is earliest:

- The official Program start date,

- You attend the first session or call, or
- You receive access to the Program materials, community, or portal.

Program duration and access rights are specified in the Program details. We reserve the right to modify or update content as necessary.

5. Refund and Cancellation Policy

Your investment in this Program is a commitment to your growth and transformation. Please read this policy carefully before enrolling:

5.1 Before the Program Begins

If you wish to cancel before the official start date, you may request a refund up to 7 days before the Program start date, less any non-refundable deposit or administrative fees.

Requests must be submitted in writing to habitsforhealth@outlook.co.nz

5.2 After the Program Begins

No refunds will be provided once the Program has started.

This includes situations where you:

- Choose not to participate or complete the Program,
- Miss live sessions or deadlines,
- Experience changes in personal circumstances, or
- Are dissatisfied with results or progress.

Once access to the Program has been granted, you are fully responsible for all payments, even if you withdraw early.

5.3 Transfers and Credits

At our discretion, we may allow a transfer to a future Program or credit toward another offering. Such accommodations are not guaranteed and are considered on a case-by-case basis.

6. Termination of Participation

We reserve the right to remove or refuse access to any Participant who:

- Engages in disrespectful, disruptive, or inappropriate behavior,
- Breaches confidentiality or community guidelines, or
- Fails to meet payment obligations.

In such cases, no refunds or credits will be provided.

7. Intellectual Property

All content provided in the Program—including videos, PDFs, written materials, audio files, workbooks, and session recordings—is owned by Kerry Kelly and Habits For Health.

You are granted a personal, non-transferable license to use the materials for your own learning only.

You may not reproduce, share, resell, or distribute any materials without written permission.

8. Disclaimers

The Program is for educational purposes only.

We do not provide medical, mental health, or financial advice. You are responsible for consulting qualified professionals regarding your own health or circumstances.

You acknowledge that we cannot and do not guarantee specific outcomes. You participate voluntarily and at your own risk.

9. Limitation of Liability

To the maximum extent permitted by law, we are not liable for any indirect, consequential, or incidental damages arising from your participation in the Program.

Our total liability shall not exceed the total amount paid by you for the Program.

10. Privacy

Your personal information will be collected and used in accordance with Privacy Policy. We will never sell or misuse your data.

11. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the jurisdiction in which Kerry Kelly and Habits For Health is registered, without regard to conflict-of-law principles.

International participants agree that any disputes shall be resolved in that jurisdiction.

12. Modifications

We may update or modify these Terms at any time. The latest version will always be available on our website, and continued participation constitutes acceptance of any changes.

13. Contact

For questions regarding these Terms or the Program, please contact:

Email: habitsforhealth@outlook.co.nz

Website: www.habitsforhealth.co.nz