

Terms and Conditions

Touchstone Wealth Limited

1. DEFINITIONS

1.1 When the following terms are used in these terms and conditions, this is what they will mean:

- **Booking:** Your booking for a Seminar or Product.
- **Product/Purchase:** Any product or service (courses, books, webinars, coaching, consultation etc) purchased from Touchstone Wealth Limited. Delivery of purchases may be i) in person, ii) online, iii) a combination of both delivery methods.
- **Events Outside Our Control:** is defined in clause 19;
- **Excluded Services:** means services, products or investment opportunities provided direct to you by our coaches, 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), webinars, online events, coaching session(s) and/or course(s) that we are providing to you as set out in the Booking or Purchase;
- **The Programme:** Our full Wealth Academy Programme including the combined membership (digital courses) and subscription provided by Touchstone Wealth Limited, which includes combined digital training, live coaching, and (where applicable) a paid subscription component. The Programme is subject to specific completion requirements, subscription terms, and eligibility conditions, including the 100% ROI Money-Back Guarantee set out in clause 15.8. Where any Product includes “lifetime access”, this refers solely to continued access to the relevant digital training materials while those materials remain available on our platform. Lifetime access does not include ongoing coaching, support services, Supplementary Services, software platforms, communities, or partner services unless separately subscribed to.
- **Introductory Programmes:** Short-form, light or introductory education products offered by Touchstone Wealth Limited, including but not limited to “Wealth Essentials”, “Wealth Builder” and “Wealth Academy- 6 Month Membership”, which are not the full Wealth Academy Programme. Introductory Programmes are fixed-term products with limited scope, content, duration, access, support, and features as described at the point of sale, and do not include the full Programme commitments, subscription obligations, or guarantees unless expressly stated in writing.

- **Subscription Services:** Any ongoing paid membership, support, coaching, or digital access service that renews automatically on a recurring basis until cancelled in accordance with these Terms.
- **We/Our/Us:** Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC at address Industriering 3, 9491 Ruggell, Principality of Liechtenstein.

1.2 What these terms cover. These are the terms and conditions on which we supply Products to you, whether those Products are goods, services, digital content, subscriptions, or a combination of these.

1.3 Customer Status: Our Products are designed for individuals seeking education in relation to business and investment activities. You confirm that you are purchasing primarily for business, professional, or investment purposes. Nothing in these Terms limits any rights you may have under applicable consumer protection laws where such rights cannot be excluded.

1.4 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.

1.5 Conflicts. If any of these Terms conflict with any specific terms stated at the point of sale, in your Booking, or in a Product-specific agreement, those specific terms shall 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 et seq. of the Liechtenstein Persons and Companies Act. with registration number FL-0002.703.0751. Our correspondence address is Industriering 3, 9491 Ruggell, Principality of Liechtenstein.

2.2 How to contact us. You can contact us by telephoning our customer service team at +41 43 588 1287 or by emailing us at Office@touchstonewealth.li or writing to Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC at address Industriering 3, 9491 Ruggell, Principality of Liechtenstein.

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.

2.5 Our content is for education only. We don't provide financial advice or make specific recommendations, since everyone's situation is unique. We recommend seeking independent advice before making big decisions, and ensuring you fully understand before you act.

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 or family. 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 Wealth 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 days right to revoke period is still running.

5. OUR RIGHTS TO MAKE CHANGES

5.1 Minor changes. We may make changes:

- 5.1.1 to reflect changes in relevant laws and regulatory requirements;
- 5.1.2 to the location of any Seminar and/or speaker(s), coach(es), 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 12.
- 5.1.3 From time to time we may need to rearrange a course/event date, we will communicate this to you giving you 14 days' notice. We advise you to not book travel (where relevant) until 14 days before we hold the course/event. We are not responsible for any costs associated with changing travel if you booked your travel more than 14 days before a course/event 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:

- 5.2.1 changes in how we accept payment from you;
- 5.2.2 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 as soon as we accept your booking. Once we have given you access, you lose the right to cancel the contract under clause 12.

6.3 Filming and photography. Seminars/events 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/events be filmed or recorded. This applies to all Touchstone Wealth Limited materials including online events.

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 19 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 us for a seminar when you are supposed to as set out in clause 15 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 15.7). We will contact you to tell you this. We can also charge you interest under clause 15.3 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, PowerPoints', or illustrations we make in connection with such materials) are owned by us or our licensors.

6.7 What is not included?

6.7.1 You acknowledge that we do not (nor any trainer, coach, consultant, team member, agent or employee who is providing a course, coaching or other training) provide financial, legal, or accounting advice.

6.7.2 You further acknowledge that the opinions and comments made by trainers, consultants, and coaches (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.

6.7.3 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.

6.7.4 No Reliance: You acknowledge and agree that in entering into this contract you have not relied on, and shall have no remedy in respect of, any statement, representation, assurance or warranty (whether made innocently or negligently) that is not expressly set out in these Terms. In particular, you confirm that you have not relied on any projections, forecasts, testimonials, case studies, examples, or statements regarding potential income, returns, or outcomes.

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/booking form. 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 12.15 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. VARIATION AND AVAILABILITY OF PROGRAMME COMPONENTS (SUPPLEMENTARY SERVICES)

- 7.1 From time to time, we may provide access to additional services, resources, tools, platforms, partner services, communities, buying groups, software platforms, data services, or other benefits (collectively referred to as “Supplementary Services”).
- 7.2 Supplementary Services may be included within certain Products or Programmes or may be offered as separate standalone subscriptions or purchases.
- 7.3 You acknowledge and agree that Supplementary Services are optional and non-contractual additions. We may introduce, vary, replace, suspend, limit, or withdraw any Supplementary Service at any time and for any reason. The withdrawal, modification, interruption or substitution of any Supplementary Service shall not constitute a breach of contract, a material reduction in the value of the Programme, nor give rise to any right to terminate the contract, seek a refund, or claim compensation.
- 7.4 No Guarantee of Availability or Performance.
Supplementary Services are provided on an “as available” basis. We do not warrant or guarantee the uninterrupted availability, functionality, accuracy, performance, uptime, or continued provision of any Supplementary Service. To the fullest extent permitted by law, we shall not be liable for any unavailability, downtime, system issues, inaccuracies, errors, omissions, reduced functionality, or interruption, whether temporary or permanent.
- 7.5 Any outputs, insights, estimates, calculations, data points, analysis, forecasts, commentary, modelling results, or other information produced by or accessed through a Supplementary Service are provided for general information only. They do not constitute financial, investment, legal, tax, or regulated advice. You remain solely responsible for verifying any information and for obtaining independent professional advice before taking, or refraining from taking, any action. We accept no responsibility

for any decisions, investments, losses, or outcomes arising from your use of any Supplementary Service or reliance on its content.

7.6 Subscription Requirement.

Where a Supplementary Service is provided as part of a specific Product or Programme, access may be conditional upon maintaining an active and up-to-date subscription for that Product or Programme. Where a Supplementary Service is purchased as a standalone subscription, it shall be treated as the Primary product for the purpose of these Terms, and access is conditional upon maintaining an active and up-to-date subscription for that specific service. If the relevant subscription lapses, is suspended, terminated, or cancelled for any reason, access to the relevant Supplementary Service will cease immediately without compensation.

7.7 Access to Supplementary Services is personal to the registered member, nontransferable, and must not be shared with any third party. This includes, without limitation, sharing login credentials, data exports, screenshots, downloadable outputs, or any materials derived from a Supplementary Service. We reserve the right to monitor usage and may restrict, suspend, or terminate access where we reasonably suspect misuse, unauthorised sharing, credential sharing, or breach of any acceptable use policy. We reserve the right to suspend access to Subscription Services where an account remains inactive for an extended period.

7.8 You acknowledge that your decision to join the Programme is not conditional upon the availability or continued availability of any Supplementary Services and that you do not rely on any Supplementary Service as an essential element of the Programme.

7.9 Licence to Use Platforms and Software

Where a Product or Supplementary Service includes access to software, platforms, data tools, or digital systems, access is provided on a limited, non-exclusive, non-transferable licence for your personal use only.

7.9.1 You must not copy, reproduce, scrape, extract, redistribute, resell, reverse engineer, or commercially exploit any data, outputs, or functionality provided through the platform unless expressly permitted in writing.

8. THIRD-PARTY SERVICES

8.1 Some Products or Supplementary Services may include access to software, platforms, communities, buying groups, data services, or other tools operated by third-party providers ("Third-Party Services"). We may provide access to these services directly, through a partner arrangement, or via a white-labelled platform.

8.2 Where Third-Party Services are provided:

they may be subject to the provider's own terms of use, policies, or acceptable use rules;

8.2.1 we do not control the operation, availability, or performance of the Third-Party Service;

8.2.2 the provider may modify, suspend, or discontinue the service at any time.

8.3 To the fullest extent permitted by law, we shall not be liable for any interruption, downtime, errors, inaccuracies, changes in functionality, loss of access, or other issues arising from the use of any Third-Party Service.

8.4 Third-Party Introductions: Touchstone Education may receive a referral fee, commission, marketing fee, or other benefit if you choose to proceed with a product, service, opportunity, or provider introduced to you by us. Any such payment is made by the third party and, unless expressly stated otherwise, does not increase the price you pay.

Any introduction made by Touchstone Education is provided for information purposes only and should not be considered an endorsement, recommendation, or advice. You are solely responsible for carrying out your own due diligence and for any decision to engage with a third-party provider, product, service, or opportunity.

9. EXCLUDED SERVICES

9.1 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.

9.2 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.

9.3 We suggest that you make your own investigations and enquiries regarding these services before acting upon any advice or investment opportunity provided to you.

9.4 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.

9.5 By placing a booking you are agreeing to the fullest extent permitted by law, we shall not be liable for any loss, cost, or damage arising from or in connection with any Excluded Services. Any such services are provided under a separate agreement between you and the third party, and you accept full responsibility for your decision to engage with them.

10. COMPLAINT PROCESS

10.1 At Touchstone Wealth Limited 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.

10.2 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.

10.3 Our complaints officer will investigate and respond to your complaint within 28 days.

11. FAILURE TO ATTEND

If you fail to attend a seminar or coaching session but have not varied your booking in accordance with clause 4, you will forfeit any amounts that you have paid for that seminar/ coaching session. This covers the cost we have incurred in organising your booking and attendance. You will not receive any credits for a seminar or coaching session that has been paid for but for which you do not attend.

12. YOUR RIGHTS TO END THE CONTRACT

12.1 You may end your contract. If what you have bought is faulty or misdescribed you may have a legal right to get a service re-performed or to get some or all of your money back, see clause 14;

12.2 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 at 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:

12.2.1 we have told you about an upcoming change under clause 5 which you do not agree to;

12.2.2 we have told you about an error in the price or description of the seminar or any product(s) and you do not wish to proceed;

12.2.3 here 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;

12.2.4 You have a legal right to end the contract because we have breached the contract.

12.3 Exercising your right to change your mind (Distance and Off-Premises Contracts Act (FAGG), Consumer Protection Law (KSchG)). For most products purchased online (subject to the exceptions set out in Article 19 of the FAGG), you have a statutory right to withdraw from the contract within 14 days without giving any reason and receive a full refund. This right is granted under the Liechtenstein Distance and Off-Premises Contracts Act (FAGG) and Liechtenstein Consumer Protection Law (KSchG).

12.4 When you don't have the right to change your mind. You do not have a right to change your mind in respect of:

12.4.1 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) ;

12.4.2 Services (including Seminars), once these have been completed, even if the cancellation period is still running;

12.4.3 Any purchases which took place at Touchstone Wealth Limited's premises.

12.5 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.

12.6 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 customer services on +41 43 588 1287 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.

12.7 When we will pay the costs of return. We will pay the costs of return: If the products are faulty or mis-described;

12.8 How we will refund you. We will refund you the price you paid for the product(s) and any Seminar(s) by the method you used for payment. However, we may make deductions from the price, as described below.

12.9 Deductions from refunds. If you are exercising your right to change your mind:

12.9.1 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.

12.9.2 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 35 days 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.

12.10 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.

12.11 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:

12.11.1 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.

12.11.2 In all other cases, your refund will be made within 14 days of your telling us you have changed your mind.

12.12 We may end the contract if you break it. We may end the contract at any time by writing to you if:

12.12.1 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;

12.12.2 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);

12.12.3 You breach clause 16.

12.13 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 Wealth Limited and any affiliated third party 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. In case of a dispute or refund request, all accesses and privileges of your programme will be suspended

pending resolution.

12.14 You must compensate us if you break the contract. If we end the contract in the situations set out in clause 12, we may charge you a reasonable sum as compensation for the costs, we incur as a result of you breaking the contract.

12.15 Subscription Term & Renewal

12.15.1 Subscription Services Subscription Services are billed on a recurring basis at the price stated at the point of purchase. Billing is typically monthly in advance unless otherwise stated.

12.15.2 Subscriptions will automatically renew on a rolling basis unless cancelled in accordance with these Terms.

12.15.3 Subscription Cooling-Off Period & Waiver Under UK and EU consumer law, you normally have the right to cancel within 14 days of purchase (“cooling-off period”). However, by subscribing you request that we begin providing services immediately and acknowledge that you will lose your right to cancel under the 14-day cooling-off period once services have begun. This does not affect your statutory rights in the event of defective services.

12.15.4 Subscription fees are non-refundable, except where required by law. Cancelling your subscription does not entitle you to a refund of fees already paid for the current billing period or the notice period.

12.15.5 Subscription fees are non-refundable except where required by law. Cancelling your subscription does not entitle you to a refund for any unused portion of the current billing period.

12.15.6 Nature of Subscription Services

Subscription Services provide access to content, tools, platforms, coaching, communities, or other resources for the duration of the subscription period. You acknowledge that you are purchasing access to such services and not any guaranteed outcome, result, or level of performance. The scope, features, and availability of Subscription Services may evolve over time in accordance with these Terms.

12.16 We may update subscription pricing by providing at least 30 days’ written notice. If you do not agree to the updated pricing, you may cancel your subscription before the change takes effect.

12.17 Subscription terms in clause 12.15 apply only where a product is expressly sold as a subscription. Wealth Essentials and Wealth Builder are fixed-term products

unless otherwise stated at the point of sale.

12.18 If a payment fails, we may suspend or terminate your access until payment is received. Continued non-payment may result in permanent termination of access without liability to you.

12.19 Terminating a subscription, if you no longer require this service

12.19.1 The Wealth Academy online subscription has a minimum commitment of six (6) months. You may cancel your Wealth Academy in the fifth (5th) month of your subscription, by providing at least thirty (30) days' written notice to office@touchstonewealth.li. Upon expiry of the notice period, your subscription will end and all access to the Programme will terminate, and no further payments will be taken.

Where a minimum term applies, this will be stated at the point of purchase. You may cancel your subscription by providing written notice in accordance with the notice period specified at the time of purchase. Where no minimum term applies, you may cancel at any time, and cancellation will take effect at the end of the current billing period.

13 REFUNDS FOR PAYMENTS MADE VIA KLARNA OR FINANCE PROVIDERS

13.1 Where you choose to pay for any product, service, Seminar, or Programme using Klarna or any other third-party instalment finance provider ("Finance Provider"), you acknowledge that your payment is processed under that provider's terms, which operate separately from these Terms.

13.2 If you are eligible for a refund under these Terms, and your original payment was made through Klarna or another Finance Provider, an administration fee will be deducted from the refund amount before any balance is returned to you. This administration fee reflects non-recoverable processing fees and associated costs charged to us by the Finance Provider.

13.3 The administration fee is non-refundable in all circumstances, except where a refund is legally required due to our error or misdescription.

13.4 You acknowledge and agree that any refund processed through Klarna or a Finance Provider may take longer to complete, and timelines are subject to the provider's own policies. We are not responsible for any delays caused by Klarna or any other third party.

14 IF THERE IS A PROBLEM

14.1 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 +41 43 588 1287 or write to us at office@touchstonewealth.li or Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC at address Industriering 3, 9491 Ruggell, Principality of Liechtenstein.

14.2 Summary of Your Key Legal Rights (under Liechtenstein Law)

This is a summary of your key statutory rights as a consumer. These rights are subject to certain conditions and exceptions. For detailed legal information, please consult the Liechtenstein Consumer Protection Office or a qualified legal advisor.

If your product is goods (e.g. furniture, electronic devices):

Under Liechtenstein law, in particular the ABGB and KSchG, goods must match the description provided, be fit for their intended purpose, and be of satisfactory quality.

Your statutory rights include:

- Within 14 days: You may withdraw from an online purchase without giving reasons (Art. 12 et seq. FAGG), provided the item is returned in proper condition.
- If the item is defective: You are entitled to either repair or replacement (so-called Gewährleistung under §§ 922 ff. ABGB).
- If repair or replacement is not possible or fails: You may request a price reduction or cancel the contract (rescission).
- The warranty period for movable goods is generally two years from delivery (§ 933 ABGB).

If your product is digital content (e.g. apps or streaming subscriptions):

Digital content must also conform to the contract and be of usable quality.

If the digital content is defective:

- You are entitled to repair or replacement.
- If this cannot be done within a reasonable time or without significant inconvenience, you may request a price reduction or refund.
- If the defective digital content causes damage to your device and we have not exercised reasonable care, you may be entitled to compensation (§ 1298 ABGB in conjunction with the KSchG).

If your product is a service (e.g. seminars or consulting):

Services must be performed with reasonable care and skill.

If a service is not performed properly:

- You may request that we repeat or correct the service.
- If this is not possible, you may be entitled to a reduction in price or cancellation of the contract.
- If no price has been agreed in advance, the price must be reasonable and customary.

Where the Product includes immediate access to digital content, the statutory right to withdraw is waived once access is provided, in accordance with clause 12.15.

14.3 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 customer services on +41 43 588 1287 or email us at office@touchstonewealth.li for a return label or to arrange collection.

15 PRICE AND PAYMENT

15.1 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.

15.2 Upon submitting a booking, (unless paid in full) we will request a deposit from you to secure your place on a Seminar/event (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/event. Your rights to a refund on cancellation are set out in clause 12 & 13.

15.3 We can charge interest if you pay late. If you do not make any payment due to us by the due date for payment, we may charge interest to you on the overdue amount at the rate of 5% a year above the base lending rate of Barclay's 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.

15.4 If your payment bounces and you do not pay us within 7 days of our request, we may pass the debt to debt collectors who may take action without further notice to you.

15.5 We take all reasonable care to ensure that the price advised is correct. However, please see clause 15.6 for what happens if we discover an error in the price specified in your booking.

15.6 What happens if we got 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 price list, 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.

15.7 What to do if 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.

15.8 100% ROI Money-Back Guarantee. If, after completing 12 consecutive months of training in the Wealth Academy with Touchstone Wealth Limited, you have not achieved at least double your initial membership fee in income or capital gains from property, we will refund the full amount of your initial membership fee.

The 100% ROI Money-Back Guarantee applies only to the full Wealth Academy Programme and does not apply to Wealth Builder, Wealth Essentials, Wealth Academy- 6 Month Membership, or any other introductory or short-form products.

15.8.1 Failure to meet any requirement, provide evidence, or actively implement the Programme will result in the guarantee being void.

15.8.2 To complete your 12 consecutive months' Wealth Academy training, you must:

- Attend your onboarding call.
- Complete and return the Touchstone Business Plan.
- Attend 4 live coaching Q&A calls per month for 12 consecutive months.
- Submit all your monthly action plan reports and attend your 12 consecutive monthly coaching sessions.
- Follow coach guidance and complete your actions.
- Complete 100% of your online training resources.

You must provide complete and accurate evidence of your activities, actions taken, and financial outcomes upon request. We reserve the right to verify all information and determine eligibility at our reasonable discretion. The burden of proof rests entirely with you to demonstrate full compliance.

16 YOUR OTHER OBLIGATIONS

16.1 You must keep our materials confidential and only use them for the purpose of taking part in the Seminar/event. You may make one copy of our materials for your

own personal use only and must not publish or provide to anyone else any copy or extract of them. If you break this clause 16.1, or threaten to, 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.

16.2 You agree to act reasonably and respectfully when interacting with our staff and other course participants in our online environment. For example, you should not use aggressive or offensive language, nor engage in any behaviour that could cause distress or risk to others' wellbeing.

16.3 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.

16.4 Acceptable Use of Platforms and Services

Where a Product or Subscription Service includes access to software, digital platforms, data tools, or online communities, you agree that you will:

- use the services only for lawful purposes;
- not share login credentials or permit access by any third party;
- not copy, scrape, download, reproduce, distribute, or commercially exploit platform data or materials;
- not interfere with or attempt to disrupt the operation or security of the platform.

16.5 We reserve the right to suspend or terminate access where we reasonably believe these rules have been breached.

16.6 Indemnity: You agree to indemnify and hold harmless Touchstone Wealth Limited, its affiliates, directors, employees, contractors, and partners from and against any claims, losses, damages, liabilities, costs, and expenses (including legal fees) arising out of or in connection with:

- your breach of these Terms;
- your misuse of any Product, content, or platform; or
- any third-party claim arising from your actions or reliance on information obtained through the Programme.

17 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 enrolment but may do so at our own 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.

18 OUR RESPONSIBILITY FOR LOSS OR DAMAGE SUFFERED BY YOU

18.1 We are responsible to you for foreseeable loss and 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 will happen or if, at the time the contract was made, both we and you knew it might happen, for example, if you discussed it with us during the sales process.

18.2 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.

18.3 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.

18.4 Limitation of Liability: To the fullest extent permitted by law, our total liability to you arising under or in connection with these Terms, whether in contract, tort (including negligence), breach of statutory duty or otherwise, shall be limited to the total amount you have paid to us for the Product giving rise to the claim.

18.4.1 Nothing in these Terms shall limit or exclude our liability for:

- death or personal injury caused by our negligence;
- fraud or fraudulent misrepresentation; or
- any other liability which cannot be limited or excluded by law.

19 EVENTS OUTSIDE OUR CONTROL

19.1 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 rearrange or cancel a Seminar due to, for example, a specialist trainer being ill).

19.2 If an event outside our control takes place that affects the performance of our obligations under these Terms:

19.2.1 we will contact you as soon as reasonably possible to notify you;

19.2.2 and 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.

20 HOW WE MAY USE YOUR PERSONAL INFORMATION

20.1 We will use the personal information you provide to us to:

20.1.1 provide the Seminar;

20.1.2 process your payment for such Seminar; and

20.1.3 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.

20.2 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 agents.

20.3 We will only give your personal information to other third parties where the law either requires or allows us to do so. This includes sharing data with third-party providers where necessary to deliver Supplementary Services, including but not limited to the delivery of digital products and platform functionality.

20.4 All telephone calls are recorded for training, monitoring, and quality purposes.

21 OTHER IMPORTANT TERMS

21.1 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.

21.2 You need our consent to transfer your rights to someone else. You may only transfer your rights or your obligations under these Terms to another person if we agree in writing.

21.3 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.

21.4 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.

21.5 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.

21.6 Which laws apply to this contract and where you may bring legal proceedings.
These terms are governed by Liechtenstein law. You and we both agree to submit to the nonexclusive jurisdiction of the Liechtenstein courts.

21.7 Entire Agreement: These Terms, together with any Booking confirmation and Product-specific terms, constitute the entire agreement between you and us and supersede all prior discussions, correspondence, negotiations, arrangements, understandings or agreements. You acknowledge that you have not relied on any statement, promise, representation, assurance or warranty that is not expressly set out in these Terms.