

Lion's Joy Financial Services Terms of Service

Effective Date: September 24, 2025

Welcome to Lions Joy Financial Services ("Company," "we," "our," or "us"). By accessing or using our website (lionsjoyfinancial.com), you agree to be bound by these Terms of Service. Please read them carefully.

1. Use of Our Website

- You agree to use this site for lawful purposes only.
- You may not use our content or services to violate any laws or infringe on the rights of others.
- We reserve the right to restrict access or terminate accounts for misuse or violation of these terms.

2. Intellectual Property

- All content on this site—including text, graphics, logos, and digital products—is owned by Lions Joy Financial Services or licensed to us.
- You may not reproduce, distribute, or exploit any content without written permission.

3. Financial Guidance Disclaimer

- Our services and educational materials are for informational purposes only.
- We do not offer legal, tax, or investment advice. Please consult a licensed professional for personalized financial decisions.

4. Digital Products and Workshops

- Purchases of digital products or workshop access are non-refundable unless otherwise stated.
- We reserve the right to modify or discontinue offerings at any time.

5. Limitation of Liability

- Lions Joy Financial Services is not liable for any damages resulting from your use of our website or services.
- We do not guarantee specific financial outcomes.

6. Changes to Terms

- We may update these Terms of Service at any time. Continued use of the site after changes constitutes acceptance.