

TERMS & CONDITIONS

Colours of Change - Coaching Services

Effective Date: 06/11/2025

Version: 1.2

1. ABOUT THESE TERMS

1.1 Who We Are

Colours of Change

Mushrat Sadiq - NLP Practitioner, Timeline Resourcing Practitioner, Advanced Hypnotherapist, EFT Practitioner, Creativity Coach, Journal Coach

Business Address: Unit 160593, PO Box 7169, Poole, BH15 9EL.

Email: support@coloursofchange.uk

Phone: 07459 167377

Professional Insurance: Holistic Services Insurance

1.2 These Terms

These Terms and Conditions govern the contract between Colours of Change and you (the client) when you book coaching services. By booking, you agree to these Terms.

1.3 Related Policies

Please read these Terms alongside our **Refund and Cancellation Policy** and **Privacy Policy** (available on request).

2. BOOKING & CONTRACT

2.1 How to Book

Book via email, phone, or website booking form. You'll receive confirmation within 2 working days including course details, price, payment terms, and joining instructions.

2.2 Contract Formation

A binding contract is formed when we send booking confirmation.

2.3 Eligibility

- Minimum age: 18 years

- Coaching is not suitable if you are in mental health crisis or need clinical/therapeutic support
 - You must be able to commit to the full coaching package
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3. SERVICES PROVIDED

3.1 What We Offer

One-to-One Coaching: - Single sessions: £99 (60 minutes) - Package: 9 sessions for £795 (over 8 weeks, one session per week with flexibility + 1 hr session 4 weeks after completing 8 weeks package)

- Free discovery call: 30 minutes

Coaching Focus: Helping women navigate major life transitions including career changes, retirement, children leaving home, health/lifestyle shifts, spiritual development, creative rediscovery, and personal reinvention.

3.2 Delivery Method

- **Video calls:** Via Zoom
- **Phone:** Initial discovery calls
- **Email support:** Included between sessions (response within 1 working day)

You will need: Zoom account, reliable internet, phone or laptop, email address

3.3 What's Included

- 60-minute coaching sessions
- Email support between sessions
- Resources and worksheets
- Session notes/summaries

3.4 What's NOT Included

- Therapy or clinical treatment
 - Medical, legal, or financial advice
 - 24/7 availability
 - Guaranteed specific outcomes
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4. PRICING & PAYMENT

4.1 Prices

- Single session: £99 (60 minutes)

- 9 session package: £795 (1 hour each week for 8 weeks + 1 hour 4 weeks after package completion).
- Discovery call: Free (30 minutes)

4.2 Payment Terms

Payment is due at time of booking.

Payment Plans : Not Available

4.3 Payment Methods

Bank transfer, credit/debit card (via website), PayPal

4.4 Late Payment

If payment is not received: - Sessions suspended until paid - Contract terminated if payment not made within 48 hours of due date

5. CANCELLATION & REFUNDS

Full details in our **Refund and Cancellation Policy**. Summary:

5.1 14-Day Cooling-Off Period

You have 14 days from booking to cancel for a full refund (legal right under Consumer Contracts Regulations 2013). If you start coaching within 14 days, you must sign a waiver and will be charged for sessions attended if you cancel.

5.2 Client Cancellations - Single Sessions

- **24 hours notice required** to cancel/reschedule without charge
- **Less than 24 hours:** Can reschedule once as exception; if repeated, session forfeited
- **No-show:** Session forfeited, full charge applies

5.3 Client Cancellations - Packages

Before package starts: - More than 28 days: 100% refund - 15-28 days: Refund minus deposit - Less than 14 days: Deposit non-refundable

After package starts: Pro-rata refund for unused sessions minus £50 admin fee. No refund if 50% or more sessions completed.

5.4 Our Cancellations

We give 24 hours minimum notice. You'll receive a rescheduled session or additional session added to package. If entire package cancelled: full refund or reschedule to future date.

5.5 Medical/Compassionate Grounds

Refunds or rescheduling available at discretion for serious illness, bereavement, or family emergency. Contact us as soon as possible.

6. YOUR RESPONSIBILITIES

6.1 What We Expect

- Arrive on time (sessions start at scheduled time)
- Have reliable internet/technology for online sessions
- Provide accurate information
- Inform us of relevant health/mental health conditions
- Complete agreed actions between sessions
- Give required notice for cancellations

6.2 If You're Late

Sessions still end at scheduled time but may be extended if schedule allows.

6.3 Unacceptable Conduct

- Harassment, abuse, or threatening language
- Discrimination
- Persistent lateness (more than 15 minutes, more than twice)
- Breach of confidentiality

Consequence: Contract terminated immediately with no refund.

7. OUR RESPONSIBILITIES

7.1 Our Commitments

- Deliver sessions as scheduled
- Arrive on time
- Provide professional, qualified coaching
- Maintain confidentiality (except where legally required)
- Give 24 hours notice if we need to cancel

7.2 If We're Late

Session extended to full duration or extra time added to next session.

7.3 Technical Issues

If we experience technical issues during online session, we'll switch to phone immediately, reschedule remainder of session, or add extra time to next session.

7.4 Confidentiality

We maintain strict confidentiality except where legally required: - Risk of harm to self or others - Child protection concerns - Legal requirement (court order) - Terrorism or serious crime - With your written consent

7.5 Testimonials

We may use client testimonials/case studies only with written permission and always anonymized.

8. LIABILITY & DISCLAIMERS

8.1 Coaching vs Therapy

Coaching is not therapy. If you need clinical or therapeutic support, we cannot work with you until you are stable. We may refer you to your GP or a therapist/counsellor.

8.2 No Guaranteed Outcomes

We do not guarantee specific outcomes. Coaching supports your personal development, but results depend on your commitment and actions.

8.3 What We Are Liable For

- Death or personal injury caused by our negligence
- Fraud or fraudulent misrepresentation
- Breach of contract (not delivering the agreed service)

8.4 What We Are NOT Liable For

- Your decisions or actions based on coaching
- Indirect losses (loss of income, business opportunities, etc.)
- Technical issues on your end
- Outcomes of your professional or personal life
- Losses beyond our reasonable control

8.5 Maximum Liability

Our liability is limited to the total fees you paid for the service.

9. INTELLECTUAL PROPERTY

9.1 Coaching Materials

All materials and resources we provide remain our copyright. You may use them for personal use only. You cannot share, reproduce, or sell them.

9.2 Session Notes

We own session notes (kept for records). You receive a copy.

9.3 Recording Sessions

Sessions are not recorded by us. You may not record sessions without prior written permission.

10. CONTRACT TERMS

10.1 Duration

- Single session: Duration of that session
- Package: 12 weeks

10.2 Ending the Relationship

By you: Must complete package (see Refund Policy for cancellation terms)

By us: Immediate termination in case of misconduct

10.3 Transferring Your Package

You may transfer your package to someone else with our approval and 14 days notice (complete packages only).

10.4 Pausing Your Package

Only for medical/compassionate reasons (at discretion).

11. CHANGES TO SERVICE

11.1 Changes We May Make

- Minor changes (e.g. session time adjustments) with notice

- Significant changes require your agreement

11.2 Price Changes

Prices may change but not for existing bookings/packages.

12. FORCE MAJEURE

If we cannot deliver coaching due to circumstances beyond our control (pandemic, natural disaster, etc.), we will reschedule to earliest practical date or switch to alternative delivery method (e.g., phone). We are not liable for compensation or expenses in these situations.

13. COMPLAINTS

13.1 How to Complain

Email: support@coloursofchange.uk

Phone: 07459 167377

13.2 Response Times

- Acknowledgment: Within 2 working days
- Resolution: Within 14 working days

13.3 External Review

If unhappy with our response, you may escalate to: - IRNCH: info@irnch.com / 0203 576 3927 - Alternative Dispute Resolution service - Small claims court

14. DATA PROTECTION

We process your personal data in accordance with UK GDPR and Data Protection Act 2018. See our **Privacy Policy** for full details (available on request).

15. GENERAL TERMS

15.1 Entire Agreement

These Terms and referenced policies constitute the entire agreement between us.

15.2 Changes to Terms We may update these Terms. Changes apply to bookings made after the update date.

15.3 Governing Law

These Terms are governed by the laws of England and Wales.

15.4 Jurisdiction

Any disputes are subject to the jurisdiction of the courts of England and Wales.

16. CONTACT US

Colours of Change

Mushrat Sadiq

Address: Unit 160593, PO Box 7169, Poole, BH15 9EL.

Email: support@coloursofchange.com

Phone: 07459 167377

CLIENT ACKNOWLEDGMENT

By booking coaching services, you acknowledge that you have read, understood, and agree to these Terms and Conditions.

Policy Owner: Mushrat Sadiq, Owner/Practitioner, Colours of Change

Date Approved: 06/11/2025

Next Review: 06/11/2026 **Version:**

1.2

These Terms & Conditions comply with the Consumer Rights Act 2015, Consumer Contracts Regulations 2013, Data Protection Act 2018, and UK GDPR.