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You understand and agree that you are financially responsible for all purchases made by you or a third-party acting on your behalf.

All of the personal information that you provide as part of the purchase process for any product or service on our website may be collected by both us and our third-party payment processing providers. This includes, but is not limited to, name, email address, billing information, and credit card number. Please read our Privacy Policy with respect to how we handle your personal information.

Our third-party payment processing providers may have privacy policies and terms and conditions that differ from ours. We have no liability or responsibility for the independent policies of our third-party payment processing providers. You are encouraged to read the independent policies contained on the third-party payment processing providers' websites.

You understand and release us from liability for any damage or loss caused by your purchase from our website or by your dealings with our third-party payment processing providers.

Refund

[a] WORKSHOPS: If you withdraw from a workshop 2 weeks prior to the date of the event, you may request a full refund.

[b] PRODUCTS: If you are not 100% satisfied with your purchase, you can return the product and receive a full refund. You have 30 calendar days from the date of purchase to request a refund and to return the product. Art books, art kits, reading books, and tattoos are exempt from this refund policy.

[c] SERVICES: Coaching and personal consultation fees are non-refundable.

[d] COURSES: Online courses are non-refundable.

If you pay by credit card, and seek a refund of funds, your refund will be reduced by any applicable credit card charges that are assessed against us. Credit card charges are estimated and will be charged based on what we are charged by the Credit Card Processor.

We do not tolerate or accept any type of chargeback from your credit card company.

Termination

We reserve the right to terminate your access to our website, in full or in part, at any time for any reason.

Dispute Resolution and Jurisdiction

These Terms and Conditions shall be governed and construed according to the laws of the State of North Carolina, without regard to conflict of laws principles. The nearest state and federal court to Raleigh, North Carolina shall have exclusive jurisdiction over any case or controversy arising from your use of our website or its content, or products and/or services purchased therefrom, or via materials requested through email.

By using our website or its content, or products and/or services purchased therefrom, or via materials requested through email, you submit to the exclusive jurisdiction and venue of these courts and waive any defense of forum non conveniens.

In the event that Ann Jagger must make a claim for any breach of these Terms and Conditions by negotiation, litigation, mediation, or arbitration, we shall be entitled to recover attorney's fees and costs.

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If any provision of these Terms and Conditions shall be declared unenforceable or invalid, all remaining provisions shall remain in full force and effect.

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By continuing to use this website, you agree to be bound by the most updated version of these Terms and Conditions, whether you have read them or have had the opportunity to read them and have chosen not to.

IF YOU HAVE ANY QUESTIONS OR CONCERNS ABOUT THESE TERMS AND CONDITIONS, PLEASE CONTACT: ann@annjagger.com

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