



1. Introduction

These Terms and Conditions ("**Terms**") govern your use of the e-learning courses and related services ("**Services**") provided by Add Latent Ltd, being part of the ABL Group ("we", "us", or "our"). By purchasing access to our courses via our website, you agree to these Terms in full. If you do not agree, you must not use our Services.

2. Course Access and Duration

Upon successful payment, you will receive access to the purchased course(s) for a period of **12 months** from the date of purchase. Access is limited to the individual or company that made the purchase and may not be shared, transferred, or resold.

3. Payment

All payments must be made online using a valid credit or debit card. Payment must be received in full before course access is granted. All prices are listed in GBP and are exclusive of applicable taxes, unless stated otherwise.

4. No Refund Policy

All sales are final. Due to the digital nature of our Services, **we do not offer refunds under any circumstances**, including (but not limited to) user error, change of mind, or lack of usage. By purchasing our Services, you acknowledge and accept this no-refund policy.

5. Intellectual Property

Any intellectual property rights arising from or relating to the Services (including, for the avoidance of doubt, any and all course content), shall be owned by us and no right to, interest in or licence to any intellectual property rights owned by us shall be granted to you. No part of any of our course material shall be reproduced in any form without our prior permission.

6. User Conduct

You agree to use our Services for lawful purposes only and in a manner consistent with all applicable laws and regulations. We reserve the right to suspend or terminate access without notice if we suspect any misuse, including unauthorized sharing of course content.

7. Changes to the Terms

We reserve the right to update or modify these Terms at any time without prior notice. Any changes will be effective immediately upon posting on our website. Your continued use of the Services after changes are posted constitutes your acceptance of the revised Terms.

8. Limitation of Liability

We give no warranty, express or implied, as to the fitness for purpose or suitability of the Services and you waive any terms, conditions or warranties otherwise incorporated or implied by law to the fullest extent permitted by law.

We shall not be liable for any loss incurred by you as a result of acting, omitting to act or refraining from acting in reliance upon the Services.

We will not be liable for any indirect, incidental, or consequential damages arising out of or related to the use of our Services. Our total liability is limited to the amount you paid for the relevant course(s).

9. General

9.1 Governing Law. These Terms and any dispute or claim arising out of or in connection with them shall be governed by and construed in accordance with English law and any and all such disputes shall be referred to the exclusive jurisdiction of the Courts of England and Wales.

9.2 Waiver. A waiver of any rights under these Terms shall only apply to the specific matter of which it is the subject and shall only be effective if it is in writing and shall not be deemed to be a waiver of any subsequent breach or default on the part of the other party. No failure or delay in exercising any rights or remedy under these Terms or by law shall constitute a waiver of that or any other right or remedy, nor preclude or restrict its further exercise. No single or partial exercise of such right or remedy shall preclude or restrict the further exercise of that or any other right or remedy.

9.3 Severance. If a court or any other competent authority finds that any provision of these Terms (or part of any provision) is invalid, illegal or unenforceable, that provision or part provision shall, to the extent required, be deemed deleted, and the validity and enforceability of the other provisions of these Terms shall not be affected.

9.4 Third Parties. The parties intend that no provision of these Terms shall, by virtue of the Contracts (Rights of Third Parties) Act 1999 (or any other applicable legislation having the same effect), confer any right or benefit on, nor be enforceable by, any person who is not a party to these Terms.

9.5 Anti-Bribery and Anti-Corruption. The parties shall comply with all applicable laws, statutes and regulations relating to anti-bribery and anti-corruption.

9.6 Entire Agreement. The parties agree that these Terms constitute the entire agreement between them, and supersedes all previous drafts, agreements, arrangements and understandings between them, whether oral or written. You acknowledge that you have not relied on any statement, promise or representation made or given by or on behalf of us that is not set out in these Terms.