

TERMS AND CONDITIONS

Joana Beldade | www.jobeldade.com | Last updated: 25 June 2026

1. Introduction

These Terms and Conditions govern your use of the website www.jobeldade.com and any services, products, courses, programmes, or digital content offered by Joana Beldade (referred to as 'I', 'me', or 'my'). By accessing or purchasing any service, you agree to be bound by these terms. If you do not agree, please do not use the website or purchase any services.

2. Services Offered

I offer the following services and products:

- Online business strategy and consulting (private client work)
- Digital courses and educational programmes
- Online membership communities
- Podcast content (The Quiet Game)
- Free resources and downloadable content

All services are provided as described on the website at the time of purchase. I reserve the right to modify or discontinue any service at any time with reasonable notice.

3. Purchases and Payments

3.1 Pricing

All prices are listed in the applicable currency at the time of purchase. Prices are subject to change without prior notice, except for purchases already confirmed.

3.2 Payment

Payment is processed through secure third-party payment processors. I do not store your financial information. By completing a purchase, you confirm that you are authorised to use the payment method provided.

3.3 Taxes

Prices may be subject to applicable taxes depending on your location. You are responsible for any taxes, duties, or levies applicable in your jurisdiction.

4. Refund Policy

Due to the digital nature of my products and services, all sales are generally final. However:

- For online courses: a refund may be requested within 14 days of purchase, provided that less than 20% of the course content has been accessed.
- For private consulting retainers: fees paid for work already delivered are non-refundable. Any prepaid fees for future work may be refunded on a pro-rata basis upon written request.

- For membership communities: you may cancel your membership at any time. No partial refunds are offered for unused time within a billing period.

To request a refund, please contact me at info@jobeldade.com with your order details and reason for the request.

5. Intellectual Property

All content on this website and within my products, including but not limited to text, audio, video, graphics, course materials, and frameworks, is my intellectual property or is used with permission. You may not reproduce, distribute, sell, or create derivative works from any of my content without prior written permission.

Upon purchasing a course or programme, you are granted a personal, non-transferable licence to access and use the content for your own learning purposes only.

6. Disclaimer of Warranties

All content, advice, and materials provided are for informational and educational purposes only. Nothing on this website or within my services constitutes legal, financial, medical, or professional advice. Results mentioned are not guaranteed. Individual results will vary based on effort, experience, and individual circumstances.

My services are provided 'as is' without warranties of any kind, express or implied.

7. Limitation of Liability

To the maximum extent permitted by applicable law, I shall not be liable for any indirect, incidental, consequential, or punitive damages arising from your use of my website or services, even if I have been advised of the possibility of such damages. My total liability to you for any claim shall not exceed the amount you paid for the specific service giving rise to the claim.

8. User Conduct

By using my services, you agree not to:

- Share, resell, or redistribute any purchased content
- Use my content for any unlawful or harmful purpose
- Impersonate me or misrepresent your affiliation with my business
- Attempt to gain unauthorised access to any part of my website or services

9. Third-Party Links and Services

My website may contain links to third-party websites or services. I am not responsible for the content, privacy practices, or terms of those third parties. Any interaction with third-party platforms is at your own risk.

10. Governing Law

These Terms and Conditions are governed by and construed in accordance with the laws of Portugal. Any disputes arising from these terms shall be subject to the exclusive jurisdiction of the Portuguese courts, without prejudice to your rights as a consumer under applicable EU law.

11. Changes to These Terms

I reserve the right to update these Terms and Conditions at any time. Changes will be posted on this page with an updated date. Your continued use of the website or services after any changes constitutes your acceptance of the revised terms.

12. Contact

If you have any questions about these Terms and Conditions, please contact me at:

Joana Beldade

Email: info@jobeldade.com

Website: www.jobeldade.com