

Terms & Conditions for the Online Course “You are more than your employment status”

Provided by Michaela Kettner, Kettner Coaching & Consulting (Toiminimi)

1. Scope of the Offer

These Terms & Conditions apply to the purchase of an **online course** provided by Michaela Kettner, Kettner Coaching & Consulting.

The course is a **digital learning product** consisting of pre-recorded videos, audio content and a downloadable workbook.

No live coaching, mentoring or individual consultation is included.

The offer is available to private individuals located in the **EU/EEA** who are at least **18 years old**.

2. Order and Contract Formation

1. You place your order by submitting the online order form and confirming that you have read and accepted these Terms & Conditions.
2. After receiving your order, you will receive an order confirmation by email.
3. You will then receive an invoice via email through the payment provider Holvi.
4. The contract becomes binding once you submit the order form.

3. Price and Payment

1. The price of the course is **89 EUR**, including Finnish VAT.
Discount codes may be applied where offered.
2. The course is a **one-time purchase**. No subscription or recurring fees apply.
3. Access to the course is granted **only after full payment has been received**.

4. Access to the Course

1. After payment, you will receive an email with instructions to create your personal access (email address and password).
2. Access requests are approved manually and may take **up to 24 hours**.
3. Once approved, you will receive confirmation and can access the course via the membership platform.
4. Access is **personal and non-transferable**, linked to your email address.
You may access the course from multiple devices.
5. You receive **lifetime access**, meaning access for as long as the platform and the course exist in their current form.
I reserve the right to modify, update or discontinue the platform or content in the future.

5. Right of Withdrawal and Refunds

1. As a consumer in the EU/EEA, you have a **14-day statutory right of withdrawal**.
2. The withdrawal right applies **until you are granted access** to the course platform.
3. Once access to the course has been approved, the withdrawal right **expires**, and **no refunds are granted**.
4. By requesting access after payment, you acknowledge that the digital content delivery begins and that you lose your right of withdrawal once access is granted.

6. Use of Content and Copyright

1. All course content (videos, audio files, workbooks and other materials) is protected by copyright.
2. The materials are provided for **personal use only**.
3. You may not reproduce, distribute, share, sell, publish or use the materials for commercial purposes without my prior written consent.
4. Limited quotations for non-commercial purposes or social media posts are permitted where clearly attributed.

7. Technical Availability and Support

1. I provide **limited technical support** related to access issues (e.g. login problems).
2. I do not provide individual content support, coaching or feedback as part of this course.
3. Temporary technical issues, maintenance or delays in access approval do not constitute a breach of contract.

8. Data Protection and Marketing Communication

1. I collect your name, email address and postal address for order processing and invoicing.
2. Your data is processed via Google Forms and Holvi in compliance with the EU GDPR.
3. If you actively consent via the checkbox in the order form, I may send you information about future courses or offers by email. You may unsubscribe at any time.
4. You may request access, correction or deletion of your data by contacting:
info@michaela-kettner.coach

9. Limitation of Liability

The course is intended for educational purposes only.

I do not guarantee specific results or outcomes. You remain responsible for how you apply the information provided.

Liability is limited to intent and gross negligence. Liability for injury to life, body or health remains unaffected.

10. Governing Law

These Terms are governed by **Finnish law**.

Any disputes shall be resolved in the courts of Finland. Mandatory consumer protection laws remain unaffected.

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Kettner Coaching & Consulting

Helsinki, Finland