

Terms and Conditions

Last updated: 26 January 2026

These Terms and Conditions govern your access to and use of this website, as well as the purchase and participation in any paid digital programmes, courses, memberships, instalment plans, and related services provided by Visual Voice P.C.

By accessing this website or purchasing any product or service, you agree to be bound by these Terms.

1. Business Information

Company name: Visual Voice P.C.

Legal Representative: Magdalini Kazoli

Email: info@magdakazoli.com

Country of establishment: Greece

2. Scope of Services

Visual Voice P.C. provides digital educational content, including:

- Online courses and programmes
- Group programmes and memberships
- Recorded and live educational sessions
- Digital materials and resources

Services may be offered as one-off purchases or through installment payment plans.

3. Educational Nature of Content

All content is provided for educational and informational purposes only.

Nothing constitutes professional, medical, psychological, legal, or financial advice.

You are solely responsible for how you apply the information.

4. Account Access and Delivery

Upon successful payment, access to digital content is granted electronically.

Access is personal and non-transferable.

Sharing login credentials or content is strictly prohibited.

5. Pricing, Payments, and Instalment Plans

All prices are displayed in euros unless otherwise stated.

Payments are processed through third-party payment providers.

Where instalment plans are offered:

- You commit to all scheduled payments
- Early access to content does not cancel payment obligations
- Failure to complete payments may result in suspension or termination of access

Instalment plans are payment facilities and do not constitute subscriptions unless expressly stated.

6. Refund Policy and Right of Withdrawal

In accordance with Greek Law 2251/1994 and EU Directive 2011/83/EU, consumers generally have the right to withdraw from a distance contract within fourteen (14) calendar days from the date of purchase.

Digital Content Exception

By completing your purchase, you expressly request immediate delivery of the digital content. You acknowledge and agree that once access has been granted, you lose your statutory right of withdrawal.

This consent is requested and confirmed at checkout.

Refunds

Due to the digital nature of the content:

- No refunds are provided once access to digital content has been granted
- Instalment payments remain payable in full, even if you choose to stop participating or accessing the content
- Refunds may only be issued where legally required or at our sole discretion

7. Intellectual Property

All content is the intellectual property of Visual Voice P.C.

Content is licensed for personal use only.

Reproduction, distribution, resale, or sharing is strictly prohibited.

8. Acceptable Use

You agree not to:

- Share or resell content
- Disrupt programmes or communities
- Misuse materials or infringe intellectual property rights

We reserve the right to remove access for violations without refund.

9. Limitation of Liability

To the fullest extent permitted by law:

Visual Voice P.C. and Magdalini Kazoli shall not be liable for any indirect, consequential, or incidental damages.

Total liability shall not exceed the amount paid by you for the relevant service.

10. Force Majeure

We are not liable for delays or failure to perform due to events beyond our reasonable control.

11. Changes to Services

We reserve the right to modify content, schedules, or programme structure where necessary, without affecting the core value of the service.

12. Dispute Resolution

If a dispute arises, we encourage resolution through direct communication.

If unresolved:

- Greek courts shall have exclusive jurisdiction

- Greek law shall apply

EU consumers may also access the Online Dispute Resolution platform:

<https://ec.europa.eu/consumers/odr>

13. Termination

We may terminate access for breach of these Terms.

No refunds will be issued in such cases.

14. Amendments

These Terms may be updated periodically.

Continued use of services constitutes acceptance of the updated Terms.

15. Contact

For questions regarding these Terms, contact:

info@magdakazoli.com