

Terms and Conditions

Last updated: 23 March 2026

These Terms & Conditions (the “Terms”) govern your access to and use of this website, as well as the purchase and participation in any paid digital programmes, courses, memberships, installment payment plans, and related services provided by **Visual Voice P.C.**

By accessing this website, purchasing any product or service, or participating in any programme, 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.

The exact scope, features, duration, pricing, and delivery format of each service will be described on the relevant sales page, checkout page, or offer description.

3. Educational Nature of Content

All content is provided for educational and informational purposes only.

Nothing provided by Visual Voice P.C. constitutes professional, legal, financial, tax, medical, psychological, therapeutic, or other regulated advice.

You are solely responsible for how you interpret, implement, and apply any information, strategies, guidance, templates, examples, or materials provided through the services.

Visual Voice P.C. does not guarantee that the services are suitable for your specific circumstances, business, personal situation, or goals.

4. Contract Formation & Start Date

A binding agreement is formed when:

- your order is accepted; and
- your payment is successfully completed.

Access to the relevant service begins:

- immediately after purchase, where immediate access is offered; or
- on the official start date stated on the relevant sales page or communicated by email.

Visual Voice P.C. reserves the right to refuse or cancel an order before access is granted where reasonably necessary, including in cases of pricing error, technical error, suspected fraud, or misuse.

5. Account Access and Delivery

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

Access is personal, limited, non-exclusive, revocable, and non-transferable.

You may not share your login credentials, give access to any third party, or allow any other person to use your access.

You are responsible for maintaining the confidentiality of your login details and for all activity conducted through your account.

If Visual Voice P.C. reasonably believes that account sharing or unauthorised access has occurred, access may be suspended or terminated without refund.

6. Pricing, Payments, and Installment Plans

All prices are displayed in **euros (€)** unless otherwise stated.

Payments are processed through third-party payment providers.

Services may be purchased either:

- as a one-time payment; or
- through an installment payment plan, where offered.

Where installment plans are offered:

- you commit to all scheduled payments;
- early access to content does not cancel or reduce your payment obligations;
- failure to complete payments may result in suspension or termination of access;
- Visual Voice P.C. reserves the right to recover outstanding amounts by lawful means.

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

You are responsible for ensuring that your payment details remain valid and up to date.

If a payment fails, Visual Voice P.C. may retry the payment and may contact you to update your payment method.

7. Delivery of Services on a Drip Basis

Some services are delivered on a **drip basis**.

This means that content is released progressively over time according to the programme schedule, and purchase does **not** guarantee immediate access to all modules, lessons, calls, recordings, resources, or materials at once.

Visual Voice P.C. may reasonably adjust the timing, release sequence, order of modules, delivery schedule, guest sessions, or platform arrangements where necessary for operational, educational, or technical reasons, provided that the overall nature and core value of the service are not materially reduced.

8. Refund Policy and Right of Withdrawal

8.1 General Refund Policy

Due to the digital nature of the services, all sales are final and no refunds are provided once access to digital content has been granted, except where required by applicable law.

Access to digital content includes, but is not limited to, access to the programme platform, community space, welcome materials, introductory content, or any other digital resources provided upon purchase.

If you purchase through an installment plan, all agreed installment payments remain payable in full even if you stop participating, stop using the service, or choose not to access the content.

Any exception to this policy is valid only if confirmed in writing by Visual Voice P.C.

8.2 Consumer Right of Withdrawal

If you are a consumer residing in the European Union, you generally have a statutory right to withdraw from a distance contract within fourteen (14) calendar days from the date of purchase.

8.3 Digital Content Exception (Waiver of Right of Withdrawal)

By completing your purchase and requesting or accepting immediate access to digital content (including, but not limited to, access to the community, welcome content, introductory materials, or any part of the Programme made available upon purchase), you:

- expressly request and consent to the immediate performance of the contract before the end of the 14-day withdrawal period; and
- acknowledge that you lose your statutory right of withdrawal once access to such digital content has been provided.

As access to digital content is granted immediately after purchase, your right of withdrawal is therefore waived from the moment access is provided, to the extent permitted by applicable law.

If, for any reason, access to digital content has not yet been granted, your right of withdrawal remains valid until such access is provided or until the 14-day withdrawal period expires, whichever occurs first.

This consent must be actively given at checkout and must not be pre-selected.

Nothing in these Terms excludes any mandatory consumer rights that cannot lawfully be excluded.

9. No Guarantees and Disclaimer

Visual Voice P.C. does not guarantee any specific business, financial, branding, marketing, audience-growth, income, or other results from participation in any service.

Results depend on many factors outside the control of Visual Voice P.C., including your background, effort, consistency, implementation, decision-making, timing, market conditions, and individual circumstances.

All testimonials, case studies, or examples are illustrative only and do not guarantee that you will achieve the same or similar results.

10. Intellectual Property

All content, materials, methods, frameworks, templates, downloads, recordings, videos, workbooks, graphics, text, programme names, branding, and other materials made available through the services are the intellectual property of Visual Voice P.C. and/or its licensors and are protected by copyright, trademark, and other applicable intellectual property laws.

All content is licensed to you for your personal, individual use only.

You may not, without prior written permission from Visual Voice P.C.:

- copy, reproduce, republish, upload, post, translate, transmit, or distribute any materials;
- share, sell, sublicense, assign, or transfer access to the services or materials;
- record, duplicate, or archive programme content for redistribution;
- upload materials to shared drives, membership sites, third-party platforms, or public/private communities;
- modify, adapt, create derivative works from, or commercially exploit the materials;
- use the materials to create, teach, market, or deliver a competing or substantially similar course, programme, training, or service.

Any unauthorised use may result in immediate termination of access and legal action.

11. Acceptable Use

You agree not to:

- share or resell content;
- misuse materials or infringe intellectual property rights;
- attempt to copy, scrape, download in bulk, reverse engineer, or exploit the services beyond the permitted personal licence;
- interfere with the operation or security of any website, course platform, software, or community space used in connection with the services;

- use the services for any unlawful, harmful, fraudulent, abusive, or misleading purpose.

Visual Voice P.C. reserves the right to remove access for violations without refund

12. User Conduct and Community Rules

Where a service includes a live session, group programme, membership area, online forum, messaging space, or community, you agree to participate respectfully.

You must not:

- harass, intimidate, threaten, or discriminate against other participants;
- post unlawful, abusive, defamatory, obscene, or offensive content;
- spam, solicit, or promote unrelated products or services;
- disrupt calls, sessions, group spaces, or the learning experience of others;
- disclose confidential information shared by other participants without permission.

Visual Voice P.C. reserves the right to suspend or terminate access to the service and/or community for misconduct, without refund, where reasonably necessary to protect the business, the service, or other participants.

13. Technical Requirements

You are responsible for ensuring that you have the technical ability to access and use the services, including:

- a stable internet connection;
- a functioning email account;
- an up-to-date browser;
- compatible software and hardware;
- access to any required third-party tools or platforms, such as a course platform, video conferencing software, or document viewer.

Visual Voice P.C. is not responsible for access issues, delays, poor performance, or inability to participate where these arise from your device, software, internet connection, spam filters, user error, or third-party platform outages beyond its reasonable control.

14. Access Duration

Unless otherwise stated on the relevant sales page or offer description, access to the purchased service is granted for the access period specified at the time of purchase.

If no specific access period is stated, Visual Voice P.C. reserves the right to determine a reasonable access period consistent with the nature of the service.

Access may also end earlier where these Terms permit suspension or termination.

Visual Voice P.C. reserves the right to discontinue or retire a service, platform, or content area with reasonable notice, provided that this does not unlawfully affect rights already granted.

15. Changes to Services

Visual Voice P.C. reserves the right to modify content, schedules, programme structure, module order, delivery timing, tools, teachers, guest experts, community arrangements, or platforms where reasonably necessary, without materially reducing the core value of the service.

Minor changes, updates, improvements, corrections, substitutions, or administrative adjustments do not entitle you to a refund.

16. Privacy and Personal Data

Visual Voice P.C. processes personal data in accordance with its Privacy Policy.

Privacy Policy link: <https://tinyurl.com/vpcdxmni>

By purchasing or participating in a service, you acknowledge that your personal data may be processed for purposes including:

- contract administration;
- account setup and service delivery;
- communication and support;
- payment processing;
- legal, regulatory, or security compliance.

You are responsible for ensuring that any personal data you provide is accurate and up to date.

17. 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, incidental, special, or exemplary damages, including loss of income, loss of profits, loss of business opportunity, loss of goodwill, loss of savings, loss of data, or business interruption arising out of or in connection with the services.

Visual Voice P.C. is not responsible for decisions, actions, or omissions taken by you based on the content provided.

To the fullest extent permitted by law, the total aggregate liability of Visual Voice P.C. and Magdalini Kazoli for any claim relating to a service shall not exceed the amount actually paid by you for the relevant service giving rise to the claim.

Nothing in these Terms excludes or limits liability where such exclusion or limitation is not permitted by applicable law.

18. Force Majeure

Visual Voice P.C. shall not be liable for any delay, interruption, or failure to perform its obligations where such delay or failure results from events beyond its reasonable control, including but not limited to natural disasters, severe illness, pandemics, war,

civil unrest, labour disputes, power failures, internet outages, acts of government, or failures of third-party platforms or service providers.

In such circumstances, obligations shall be suspended for the duration of the relevant event, and Visual Voice P.C. shall take reasonable steps to resume performance as soon as reasonably possible.

19. Termination

Visual Voice P.C. may suspend or terminate your access to any service, with or without notice, where reasonably necessary if:

- you breach these Terms;
- you fail to complete payments when due;
- you engage in misconduct, misuse, infringement, harassment, or disruption;
- account sharing or unauthorised use is suspected.

No refunds will be issued in such cases, except where required by law.

Termination or suspension does not cancel outstanding payment obligations already due under an agreed payment plan.

20. Dispute Resolution and Governing Law

If a dispute arises, the parties are encouraged first to seek resolution through direct communication in good faith.

If the dispute cannot be resolved informally, these Terms shall be governed by the laws of **Greece**.

If you are a consumer, you may also benefit from any mandatory provisions of the law of the country in which you habitually reside, and nothing in these Terms excludes rights you are entitled to under mandatory consumer protection law.

Any dispute that cannot be resolved amicably shall be submitted to the competent courts of Greece, subject to any mandatory consumer jurisdiction rules that apply under applicable law.

21. Amendments

Visual Voice P.C. may update these Terms periodically to reflect changes to the business, services, legal requirements, or operational practices.

The version in force at the time of your purchase will apply to that purchase, unless an update is required by law or is clearly communicated to you and accepted where necessary.

Continued use of services after an updated version becomes effective may constitute acceptance of the revised Terms to the extent permitted by law.

22. Contact

For questions regarding these Terms, please contact:

info@magdakazoli.com

23. Final Provisions

If any provision of these Terms is found to be unlawful, invalid, or unenforceable, the remaining provisions shall remain in full force and effect.

These Terms constitute the entire agreement between you and Visual Voice P.C. in relation to the relevant service, except where additional terms are expressly incorporated by reference in the applicable offer, sales page, or checkout.