

TERMS AND CONDITIONS – ELISE CLAES

Effective as of 01/01/2025

Business name: Elise Claes

Legal form: Sole proprietorship

Address: Zagerijstraat 11, 2500 Lier, Belgium

VAT number: BE0766.611.586

Email: info@lightofdelphi.be

Website: www.lightofdelphi.be

1. Definitions

In these Terms and Conditions, the following definitions apply:

- Services: coaching, teaching, energetic guidance, astrology, mediumship, money mindset coaching, workshops, masterminds, online programs, memberships, and financial clarification (including personal taxation and administrative processes).
- Client: any natural person or legal entity purchasing services from Elise Claes.
- Agreement: any collaboration, booking, purchase, registration, or digital order between Elise Claes and the Client.
- Materials: videos, audio recordings, texts, workbooks, templates, and other digital or physical content.

2. Applicability

2.1. These Terms and Conditions apply to all offers, services, programs, workshops, memberships, and agreements provided by Elise Claes, for both private individuals and entrepreneurs.

2.2. By booking a service or purchasing a product, the Client agrees to these Terms and Conditions.

2.3. Any terms and conditions of the Client are expressly excluded unless agreed upon in writing.

3. Nature of the Services – No statutory financial advice

3.1. Elise Claes provides coaching, teaching, and guidance on psychological, energetic, and financial-informational levels.

3.2. All services are advisory, educational, and supportive in nature.

3.3. Elise Claes does not provide financial advice in the statutory or regulated sense, and does not act as:

- a licensed financial advisor,
- insurance broker,
- investment advisor,
- accountant or bookkeeper.

3.4. Elise Claes may clarify financial processes (such as personal income tax, financial administration, and bookkeeping terminology), but never assumes financial responsibility for the Client.

3.5. The Client remains fully responsible at all times for:

- their bookkeeping and financial administration,
- fiscal and financial decisions,
- reporting to their accountant,
- compliance with all legal and tax obligations.

4. Offers and pricing

4.1. Prices are stated in euros and may be inclusive or exclusive of VAT, depending on the applicable legal situation of Elise Claes.

4.2. Elise Claes reserves the right to change prices at any time.

4.3. Promotions, discounts, or special offers are temporary and not cumulative.

5. Payments

5.1. Payments are made by invoice, advance payment, upon delivery, or in installments, depending on the service.

5.2. The Client undertakes to pay invoices within the payment term stated on the invoice.

5.3. In the event of late payment, statutory interest and an administrative fee of €15 per reminder will apply automatically and without prior notice.

5.4. Non-payment may result in suspension of access to services, sessions, or online content.

6. No right of withdrawal / No refunds

6.1. Digital products, memberships, coaching services, and access to online programs are excluded from the statutory right of withdrawal, as delivery starts immediately or the service is personalized.

6.2. No refunds will be granted unless legally required.

7. Cancellations and no-shows

7.1. One-on-one sessions may be cancelled free of charge up to 24 hours in advance.

7.2. In the event of cancellation within 24 hours or a no-show:

- any advance payment remains due and will not be refunded,
- the invoice for the session remains fully payable.

7.3. Workshops, group programs, memberships, and online programs cannot be cancelled free of charge once registration is confirmed.

7.4. Rescheduling sessions is subject to availability and mutual agreement.

8. Liability

8.1. All services are provided within a coaching, teaching, and guidance framework. Elise Claes does not guarantee specific results.

8.2. Elise Claes is not liable for:

- financial decisions made by the Client,
- bookkeeping or administrative errors by the Client,
- damage caused by misinterpretation of information,
- outcomes of energetic or psychological guidance,
- indirect or consequential damages, including loss of profit.

8.3. Elise Claes can only be held liable in cases of intent or gross negligence.

8.4. The Client remains responsible for seeking professional legal, financial, or accounting advice where required.

9. Intellectual property and use of materials

9.1. All Materials remain the intellectual property of Elise Claes.

9.2. The Client receives a non-exclusive, non-transferable license for personal use only.

9.3. Knowledge may be shared, but the Materials themselves may not be copied, redistributed, sold, or used commercially without written permission.

10. Online services and access

10.1. Access to online platforms, programs, and memberships is personal.

10.2. Sharing login details with third parties is not permitted.

10.3. Elise Claes may temporarily suspend access due to maintenance, updates, or technical issues.

11. Privacy and data protection

11.1. Elise Claes processes personal data in accordance with Belgian and European data protection legislation (GDPR).

11.2. Personal data is used for administration, service delivery, invoicing, communication, and legal obligations.

11.3. Data will not be shared with third parties unless legally required or necessary for service execution (e.g., accountant or payment provider).

11.4. The full privacy policy is available at: [insert link].

11.5. The Client has the right to access, correct, and request deletion of personal data.

12. Force majeure

Elise Claes shall not be liable for delays or failure to perform services due to circumstances beyond her reasonable control, including but not limited to illness, technical failures, pandemics, or governmental measures.

13. Applicable law and disputes

13.1. These Terms and Conditions are governed exclusively by Belgian law.

13.2. Any disputes shall first be addressed through mutual consultation.

13.3. If no amicable solution is reached, the courts of Antwerp, division Mechelen, shall have exclusive jurisdiction.

14. Final provisions

14.1. If any provision of these Terms and Conditions is found to be invalid or unenforceable, the remaining provisions shall remain fully effective.

14.2. Elise Claes reserves the right to amend these Terms and Conditions at any time. The most recent version shall always apply.