

ONLINE MASTERCLASS TERMS AND CONDITIONS

1. THE AGREEMENT

This Agreement is between Institute for Greatness Pte. Ltd. (“Provider”, “we”, “us”), a company incorporated in the Republic of Singapore, and the individual purchasing access (“Student”, “you”). By completing your purchase, you enter into a legally binding contract governed by the Electronic Transactions Act 2010 (Singapore).

2. DISCRETIONARY DELIVERY OF CONTENT

- **Format Discretion:** The Provider reserves the sole and absolute discretion to determine the delivery format of the Masterclass. This may include live-streamed sessions, pre-recorded video modules, or a hybrid of both.
- **Change of Format:** We reserve the right to substitute live sessions with recorded content (or vice versa) at any time without prior notice or liability.
- **Consent to Recording:** By participating in live sessions, you expressly consent to the recording of your voice and image. These recordings may be used for educational replays, internal training, or promotional purposes as outlined in our Privacy Policy.
- **Time Zones:** Any sessions delivered live will be scheduled in Singapore Time (SGT / UTC+8). It is your responsibility to manage your local attendance. Failure to attend a live session does not entitle the Student to a refund.

3. STRICT NO-REFUND POLICY & GLOBAL WAIVER

- **Final Sale:** Due to the immediate delivery of digital intellectual property and the scheduling of resources, **all sales are final.**
- **No Refunds or Credits:** No refunds, partial or full, will be issued for any reason, including but not limited to: change of mind, technical issues on the Student’s end, or the Provider’s choice of delivery format.
- **Immediate Access Waiver (EU/UK/Global):** If you are located in the European Union, United Kingdom, or other jurisdictions with statutory "cooling-off" periods, you **expressly request and consent** to the immediate supply of digital content upon purchase. You acknowledge you **waive your statutory right to cancel** or withdraw from this contract.

- **Australian Consumer Law:** For students in Australia, our services come with guarantees that cannot be excluded under the Australian Consumer Law. However, no refunds are provided for "change of mind" or failure to attend.

4. TECHNICAL REQUIREMENTS & SUPPORT

- **Student Responsibility:** You are solely responsible for ensuring you have the necessary hardware, updated software, and a stable, high-speed internet connection to access the Masterclass.
- **No Liability for Connectivity:** The Provider is not responsible for any inability to access content due to your local internet outages, firewall restrictions, or device incompatibility.
- **Support:** We do not provide technical support for your personal devices or local network.

5. INTELLECTUAL PROPERTY & CONDUCT

- **Ownership:** All content (videos, PDFs, worksheets, and transcripts) is the exclusive property of the Provider and protected by the **Copyright Act 2021 (Singapore)** and international treaties.
- **Single-User License:** You are granted a personal, non-exclusive, non-transferable license. **Strict Prohibition:** You shall not record, screen-capture, download (unless permitted), or redistribute any part of the Masterclass. Please **do not** share the access link to anyone else but yourself. Any breach will result in immediate termination of access without a refund and potential legal action for damages.
- **Conduct:** We maintain a zero-tolerance policy for disruptive or offensive behavior. We reserve the right to remove any student from live sessions without a refund.

6. DATA PRIVACY (PDPA & GDPR)

- Your data is handled in compliance with **the Singapore Personal Data Protection Act (PDPA)**. For international students, we maintain data security standards aligned with global requirements (including **GDPR** where applicable).

7. FORCE MAJEURE (EVENTS BEYOND OUR CONTROL)

- The Provider shall not be liable for any delay or failure to deliver the Masterclass caused by events beyond our reasonable control, including but not limited to: widespread internet outages, third-party platform failures (e.g., Zoom/Vimeo/MS Teams/ Riverside), cyberattacks, or natural disasters. Our sole obligation is to resume delivery as soon as practicable.

8. LIMITATION OF LIABILITY

- **"As-Is"**: We provide educational content only; no guarantees are made regarding specific professional or financial outcomes.
- **Liability Cap**: To the maximum extent permitted by the **Unfair Contract Terms Act (Singapore)**, our total liability for any claim arising out of this Agreement is strictly limited to the total amount paid by you for the Masterclass.

9. GOVERNING LAW & JURISDICTION

- This Agreement is governed by the Laws of the Republic of Singapore. Any disputes shall be subject to the exclusive jurisdiction of the Singapore Courts.
- **Jurisdiction**: Any disputes shall be subject to the exclusive jurisdiction of the **Singapore Courts**. You agree that any claim must be brought in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.