Terms and Conditions

Risk Free Marketing Pty Ltd ACN 675 260 554 (“Risk Free Marketing”, “we”, “our”) trades under the name AIPreneurs. References to AIPreneurs in marketing or communications refer to the services provided by Risk Free Marketing Pty Ltd.

Risk Free Marketing provides business coaching, growth advisory, marketing strategy services, online courses, and bootcamps, specialising in digital marketing and the use of artificial intelligence tools for business growth (“Services”). These Services include programs such as the AIPreneurs Mastermind, Business Lab, and other coaching or educational offerings introduced by Risk Free Marketing from time to time.

Risk Free Marketing owns and operates the website made available at https://riskfreemarketing.com/, is the creator of the communities available at https://www.skool.com/aipreneurs-mastermind/about, https://www.skool.com/aipreneurs-business-lab/about, https://www.skool.com/aipreneurs/about and owns and operates the software platform available at https://lab.aipreneurs.com/ (all together referred to as the “Platform”). The Services will be advertised and/or made available for purchase through the Platform, or any one of them, from time to time. These Terms and Conditions govern all of the Services, and any products or additional services, provided by Risk Free Marketing.

The AIpreneurs Business Lab software platform, available at https://lab.aipreneurs.com/, is governed by these Terms and Conditions. Additional terms may apply in the future and will be made available on the platform if introduced.

There may be additional terms and conditions in respect of a particular product or service offered by Risk Free Marketing. These

additional terms and conditions are to be read in conjunction with these Terms and Conditions, unless stated otherwise.

By accessing our Platform or using our Services in any capacity, you agree to be bound by these Terms and Conditions, including any updates published from time to time. If you do not agree, you must immediately cease use of the Platform and Services.

1. Services

1.1 Access to the Services and the Platform is permitted on a temporary basis, and we reserve the right to withdraw or amend the Services without notice. We will not be liable if for any reason the Platform is unavailable at any time or for any period. From time to time, we may restrict access to some parts or all of the Platform or provision of some or all of the Services.

1.2 We may, at any time, enhance and/or alter the features of the Services at our sole discretion and without notice to you.

1.3 We reserve the right to monitor your use of the Platform, through cookies and other means, for the purpose of obtaining insights about how users use the Platform and ensuring you are complying with these Terms and Conditions.

2. Your Responsibilities

2.1 You must:

(a) ensure that any information you provide to us is true, accurate and complete;

(b) promptly follow all directions from us in respect to your conduct in connection with the Services and/or Platform;

(c) familiarise and follow any of the policies published by us at all times in connection with provision of the Services and/or Platform;

(d) at all times in dealings with us, clients of ours, partners, sponsors, suppliers and contractors conduct yourself in a manner that protects and enhances our reputation;

(e) comply with all applicable laws and regulations when accessing the Platform and/or receiving the Services and/or Platform; and

(f) bear all costs and expenses related to your use of the Platform and the Services.

2.2 You must not:

(a) misuse the Services or the Platform;

(b) use the Services and the Platform in a way that violates applicable laws, that violates the intellectual property rights or other rights of us or others, or that is fraudulent, obscene, unprofessional, offensive, misleading or defamatory;

(c) post reviews or commentary to promulgate deceptive or offensive or extreme opinions or any other illegal, malicious or deceptive activities;

(d) except as permitted under this agreement, modify, reproduce, display, publish, distribute, copy, transmit, perform, license, create derivative works from, transfer, or sell or re-sell any information, content, software, or materials made available through the Platform or in connection with the Services.

2.3 If you breach clauses 2.1 or 2.2 of these Terms and Conditions, we reserve the right to report any such breach to the relevant law enforcement authorities and disclose your identity to them. In addition, we reserve the right to suspend or terminate your access to the Services at our sole discretion without notice.

3. Fees and Payment

3.1 In consideration for the provision of the Services you must pay us the fees specified on the Platform in respect of those Services. The fees will vary for each product and service. We retain the right to vary the fees from time-to-time.

3.2 All fees and charges will be payable by you either as a one-off payment or on a periodic basis, depending on the Services and payment option you have selected.

3.3 We engage a third-party payment facilitator to enable you to pay the fees without us collecting your payment details. In order to receive payment, you will be required to set up an account with the third-party online payment facilitator as it will be through this account that you make payments. We are not responsible for and make no promise about the quality of the payment facilitator or the benefit to be derived from use of the payment facilitator's services.

3.4 Unless stated otherwise, all fees are inclusive of GST (Goods and Services Tax, applicable in Australia).

3.5 If you do not pay the fees on the due date, we reserve the right to charge you a late fee. This will also be considered a late payment and deemed a breach of these Terms and Conditions and we have the right to suspend or terminate your use of the Services and access to the Platform.

3.6 Subject to clause 3.6A, 3.6B, and 3.7, any fees paid are strictly non-refundable.

3.6A Lead Hacker Campaign – No Refund Policy

Notwithstanding any other provision in these Terms and Conditions, **all purchases made in connection with a Lead Hacker Campaign (as defined above) are final and non-refundable.**

This includes, without limitation, purchases relating to:

- promotional, discounted, or campaign-specific pricing;

- limited-time, trial, or introductory access;

- campaign-specific bonuses, inclusions, or incentives; and

- any onboarding, implementation, setup, or strategy sessions associated with the Lead Hacker Campaign.

By completing a purchase under a Lead Hacker Campaign, you acknowledge and agree that **no refunds**, **cancellations**, **reversals**, **chargebacks**, **or credits** will be provided in relation to that campaign, **except where required by applicable consumer law**.
For the avoidance of doubt, this clause applies only to Lead Hacker Campaign purchases and does not affect refund rights (if any) that may apply to other Risk Free Marketing products or services where a money-back guarantee is **expressly offered at the time of sale**.

3.6B Point-of-Purchase Disclosure Prevails

The applicable pricing, inclusions, access terms, and refund policy for any product, service, or campaign will be **clearly disclosed at the point of purchase** and form part of the **binding contract** between you and Risk Free Marketing.

3.7 A 14-day money back guarantee may apply if expressly offered at the time of sale. If a money-back guarantee is mentioned or promoted as part of your purchase, you may request a refund within 14 days of your original purchase date by notifying us in writing with the reason for your dissatisfaction.

This 14-day money back guarantee is available only to first-time customers of Risk Free Marketing and only where it has been expressly offered at the time of sale. If no such guarantee is mentioned or promoted during the purchase process, no refund will apply except as required under applicable consumer laws.

To be eligible for a refund:

- You must have **onboarded into the program**, and

- You must have **completed a live discussion call** with our team to share your dissatisfaction, within the 14-day period.

- Refund requests are only valid once **confirmed as received** by our team. Simply sending an email without acknowledgment **does not constitute a valid cancellation or refund request**.

For more details, please refer to our Refund Policy.

3.8 If you are on a payment plan and any subsequent instalments are declined or fail to process, your access to the associated Services, platform, or content may be suspended immediately until the outstanding balance is paid in full. Continued failure to make payments may result in permanent termination of access. You remain liable for the full amount of the agreed payment plan, regardless of whether access is suspended.

3.9 Any 1:1 coaching sessions or unused program credits included in your purchase must be booked and used within 12 months of the original purchase date, unless otherwise stated in writing. Unused sessions will expire after this period and are not eligible for refund or extension.

3.10 Affiliate commission balances must be claimed or withdrawn within 3 months of being earned. Unclaimed balances after this period will expire and will not be payable.

3.11 Commission rates of 20% for the AIPreneurs Mastermind program and 50% for the AIPreneurs Business Lab apply only when you independently generate and successfully close the lead. If the lead is closed by a member of our internal sales team or support staff, no commission will be payable for that referral.

3.12 All Risk Free Marketing services must be used within twelve (12) months of the original purchase date. This includes, but is not limited to, Done-For-You services, 1:1 coaching, group coaching calls, and subscription-based services. Any unused services or inclusions will expire automatically after this period and are not eligible for refund, credit, or extension.

4. Intellectual property

4.1 You acknowledge that we retain exclusive ownership and control of the intellectual property rights in all software and content (including photographic images) made available to you on or through the Platform or as part of the Services.

4.2 You hereby grant to us a royalty-free, worldwide, irrevocable, perpetual license to use and incorporate into the Platform and the Services any general suggestions, enhancement requests, recommendations or other feedback provided by you.

4.3 You may store, print and display the content supplied by Risk Free Marketing solely for your own personal use.

4.4 You are not permitted to publish, manipulate, distribute or otherwise reproduce, in any format, any of the content or copies of the content supplied to you or which appears on the Platform or which is provided to you as part of the Services nor may you use any such content in connection with any business or commercial enterprise.

5. Consumer Rights

Nothing in these Terms and Conditions limits any consumer rights under the Australian Consumer Law, U.S. state consumer laws (such as the California Consumer Privacy Act), or Canadian provincial consumer protection laws where applicable. These rights may include refunds, data access, and fairness provisions that cannot be waived or excluded.

6. Limitation of liability and indemnity

6.1 You acknowledge and agree that Risk Free Marketing provides guidance, suggestions, tools and feedback to allow you to discuss, reflect and make decisions about the subject matter of the Services and that Risk Free Marketing is not responsible for and has no liability to you in respect of the validation, implementation and operation of any of the outcomes arising from the provision or use of Services.

6.2 To the extent permitted by law we exclude all other terms, conditions, warranties and guarantees which might be implied into these Terms and Conditions.

6.3 Subject to any non-excludable consumer guarantees and other consumer protection provisions set out in the Australian Consumer Law, the material displayed on the Platform and in relation to the Services is provided without any guarantees, conditions or warranties as to its accuracy.

6.4 Terms, conditions and warranties implied by law which cannot be excluded, restricted or modified apply to these Terms and Conditions to the extent required by law.

6.5 To the extent permitted by law, our maximum aggregate liability to you, whether in contract, tort (including negligence), statute, equity or otherwise, is limited to the total fees you have paid to us for the Services in the 6 months immediately preceding the event giving rise to the claim.

6.6 We are not liable for any indirect, incidental, special or consequential loss or damage, loss of revenue, loss of profits, loss of goodwill, or loss of data, whether arising in contract, tort (including negligence) or otherwise, even if we have been advised of the possibility of such damages.

6.7 You agree to indemnify, defend and hold us (and each of our officers, employees, contractors and agents) harmless against any loss incurred or arising in respect of the death or illness of, or personal injury to, any individual in connection with provision of

the Services, except to the extent such loss arises from our negligence or wilful misconduct.

7. Disclaimer

7.1 The Services are not intended as professional advice and must not be relied upon as such. You should obtain professional advice tailored to your specific circumstances prior to making any decisions.

7.2 While we take all due care in providing the Services, we do not provide any specific warranty, either express or implied, including without limitation warranties of merchantability or fitness for a particular purpose except as we are required to by the Australian Consumer Law.

7.3 We take reasonable care in ensuring that any material we provide to you is free of any virus, worm, Trojan horse and/or malware, however we are not responsible for any damage to your device which arises in connection with your use of the Platform or any linked websites.

7.4 As the Services may be provided online over the internet, we are not responsible for any computer failures, problems or errors, connection speed, interruptions of service or any technical or mechanical malfunctions, or any other malfunctions, whether caused by computer, servers, telephone, cable or satellites, human error, programming, equipment or otherwise related to the attempted entry into and participation during the training session.

7.5 We do not guarantee any specific results or outcomes from use of the Services. This includes, but is not limited to, increased revenue, lead generation, client acquisition, business growth, or other performance-based outcomes. Results depend on a variety of individual and external factors beyond our control, including your own actions, business model, and market conditions.

8. Privacy Policy

8.1 Our Privacy Policy outlines how we collect, store, and use your personal information. By using the Platform or Services, you agree to its terms and warrant the accuracy of any data you provide.

9. Platform Links

9.1 The Platform and the information we provide to you as part of the Services contains links to other websites, including the websites of third-party providers. These are provided for convenience only.

9.2 We have no control over or responsibility for anything on those websites.

9.3 Any link to another website (including that of a third-party provider) does not imply our endorsement, support, or sponsorship of the operator of that website nor of the information and/or products and/or services which they provide, (including their services).

9.4 We reserve the right to withdraw linking permission without notice.

10. Variation

10.1 We may update these Terms and Conditions at any time, effective upon posting to our Platform.

10.2 We are under no obligation to notify you of changes. It is your responsibility to review these Terms and Conditions periodically.

10.3 Your continued use of the Platform or Services after any change to these Terms constitutes your acceptance of the updated Terms. If you do not agree with the changes, you must cease using the Platform and Services.

11. Complaints

11.1 We operate a complaints handling procedure which we will use to try to resolve disputes when they first arise. You may contact us in writing regarding any complaints or comments.

12. General

12.1 These Terms and Conditions prevail in the event that anything in, or associated with, the provision of the Services is inconsistent with these Terms and Conditions.

12.2 All or any part of these Terms and Conditions that is illegal or unenforceable will be severed and will not affect the continued operation of the remaining provisions.

12.3 Any failure by Risk Free Marketing to enforce any provision of these Terms and Conditions shall not be treated as a waiver of that provision, nor shall it affect our right to subsequently enforce that provision.

12.4 These Terms and Conditions, together with the Privacy Policy and any additional terms and conditions in respect of a particular product or service set out on the Platform, will constitute the entire agreement between you and Risk Free Marketing and supersede any prior versions of these Terms and Conditions and all other communications whether oral or written, express or implied.

12.5 Any specific commission terms, referral programs, or affiliate conditions are subject to Clause 3.11 and may be varied or discontinued at our discretion.

13. Governing Law

13.1 These Terms and Conditions and any contract to which they apply shall be governed by the laws of New South Wales, Australia. Any disputes arising from or in connection with these Terms shall be subject to the non-exclusive jurisdiction of the courts of New South Wales, and you waive any objection to proceedings in that forum on the grounds of venue or inconvenience.

We also comply with applicable consumer protection laws in other jurisdictions, including but not limited to the United States and Canada, to the extent those laws are required by law and cannot be excluded.

Last updated: 1 June 2025