

## General Terms and Conditions

Last updated February 11 , 2021

We don't know about you, but we think those "general terms and conditions" or "privacy policies" are a very cold and impersonal way to establish a working relationship with each other. They don't really build much trust, do they? Consider the following guidelines of how we want to work with you.

It's our "agreement to work together."

We build Kormalno Knowledge because we feel an obligation to help as many people as possible enjoy the freedom to be their true selves by sharing knowledge and just thinking along. We would be honored to be invited on your journey!

Who do we want to help

Someone who is tired of living by someone else's standards and wants to finally live by their own standards by learning how to work for themselves by designing their own unique business model that supports their ideal lifestyle. (This, of course, means anyone 18 years of age and older).

Content Disclaimer

Viktoria Korman is not a psychologist, sociologist or therapist but a life coach.

The information on this website is based on her own research from books, blogs, podcasts, interviews with experts, published articles and self-experimentation.

She makes reasonable efforts to ensure that the information presented is accurate and up-to-date, but she does not guarantee that it is complete, reliable, error-free or current. Once any errors or discrepancies are made known to us, we will take immediate action to revise the content in question. We will verify their validity, update them or remove them from this site.

The contents of this website are solely the opinion of Viktoria and you should use your own judgment to come to your own conclusions about the contents of this website.

We believe that building a sense of community and sharing stories of possibility are the most powerful methods for empowering people to make a big change in their lives. Research and experiments from members of this community will be shared on this site with the knowledge that they are only opinions and not expert advice.

If you are considering making a major change in your life as a result of the content on this site, please do your own research, use your own judgment and seek advice from experts, professionals or sources you trust to help you make your decision.

This site may contain links to content on other websites maintained by third parties not affiliated with Kormalno. These links are provided for your convenience only and do not imply endorsement of these third-party websites.

#### Copyright

All content on this website, including all courses are copyrighted.

This means that we have placed them in the public domain, and have released our copyright on all such works.

You must email us for permission to use our content. To email it, share it or reprint it. Attribution is greatly appreciated, but requires permission first.

We also ask that you DO NOT attempt to sell or resell any of the content we have created for this site using your name, anyone else's, or Viktoria's. If you would like to share our content for free in the spirit of spreading these ideas to inspire even more people to live happier and more fulfilling lives, please do so.

#### Privacy Policy + Data Collection.

Your trust means everything to us.

Your information will only be used as anonymous feedback to improve the overall quality of our courses, content, community and communications, made for you and the Kormalno community.

You can view our privacy policy at the bottom of each page.

Here are the types of data we may collect to better tailor our content and services to your needs: Your email address to send you transactional messages for purchases, updates and announcements.

When you send your email, we ask you to indicate what stage of your self-employment development you are in by clicking on a link that best describes your circumstances. This information is used to send you the content most relevant to your stage of self-employment and for no other purpose.

For our Kormalno Kall service, we use Calendly to schedule calls. When you schedule your call, we will ask you to answer a few basic questions to help shape the call so that you get the most out of your coaching session. Your answers will not be used for any other purpose.

For our Accelerator and Coaching services, we use Google Forms as part of our enrollment process to learn more about your needs. This information is used solely to customize your Accelerator or Coaching experience and will not be used for any other purpose.

Under no circumstances will we ever sell your information of any kind to third parties. We do not believe in making money from selling your data. We believe in getting paid for the work we do: helping you become independent.

If you would like to opt out of Google Analytics tracking, you can do so [here](#).

If you no longer wish to receive emails from Kormalno, please click the "unsubscribe link" at the bottom of any email you receive from us or contact us.

If you want more control over your information online, consider using Privacy Badger.

#### Communications

We love to hear from you! Our only measure of success is whether we have helped our community add value to their lives. The content and courses we create will be guided by the questions and feedback you give us.

From our experience managing communities, we know it won't be realistic to answer every email we receive, but we're going to do our best honestly.

Your email will never be used for any purpose other than to send you requested information, service updates or by signing up for one of our newsletters, courses or communities. Under no circumstances will it ever be shared with third parties.

You can easily unsubscribe from these emails at any time by clicking on the "unsubscribe link" at the bottom of any email we send you. We also don't like spam and we only want to send communications that are valuable to you.

#### Making money by helping

Our financial decisions are guided by funding a business to help as many people as possible, not to make as much money as possible.

We want to keep things simple for you and for us. We are not going to use manipulative pricing tactics to get you to buy our services, such as discounts, or prices that do not end in a "0" or a "5." However, we do plan to offer special discounts to loyal members as a token of our appreciation.

However, if you do not pay your invoice by the due date, we are entitled to impose a penalty of 10% of the total amount for each week the invoice remains unpaid. We hope you will respect the due date on the invoice and that no legal action will be necessary. We also offer a 30-day money-back guarantee on any service you purchase from Kormalno. We won't make you jump through hoops to get your money back, but we will ask you to fill out a short survey to tell us how we can improve our overall services. Let's help each other improve our lives

#### Hold us accountable

We make mistakes. We don't want to make mistakes, but that's just part of being human. We're not afraid to admit our mistakes, because we've learned that we get more out of them than sweeping them under the rug. It's OK to scold us if we make one.

We build Kormalno in partnership with you and our community. We may not always be able to respond to your requests, but we will do our best.

Remember, we try to match our limited personal resources and our own vision with your needs. Unfortunately, that is not always the case and there are other communities that may better suit your needs.

If you want to make a big change in your life and/or career, responsibility is everything. We will do everything we can to help you make the change in your life that you want, but ultimately you alone are responsible for changing your life.

#### Disclaimer of Liability

To the extent permitted by law, in no event shall we, our affiliates, or any of their directors, members, managers, officers, employees, agents or third party licensors, be liable for any special, indirect, incidental, consequential, punitive or exemplary damages or losses arising out of or relating to this agreement and/or the service provided or any other interactions with us, even if we have been advised of the possibility of such damages. This limitation of liability applies regardless of whether the alleged liability is based on contract, negligence, recklessness, professional negligence, tort, strict liability or any other basis or legal theory. Such limitation of liability shall apply regardless of whether the damage results directly or indirectly from: (i) the use or misuse of, or reliance on, the service provided; (ii) the inability to use the service for any reason, including, without limitation, from errors, omissions, interruptions, deletion of files, mistakes, defects, delays in operation, or any failure in performance not limited to acts of God, communications failure, theft or destruction; (iii) the interruption, suspension or termination of the Service; or (iv) the deletion and/or corruption of any data, information, documents, files and/or other material stored on any server owned or controlled by us or connected in any way to the Service. Such limitation of liability shall apply notwithstanding the failure of any essential purpose of any limited remedy and to the extent permitted by law.

#### Collaboration Agreement.

By using and accessing the content and services offered by this site, you fully agree to all of the above guidelines. If you do not agree to the above guidelines, please stop using this site. All content is produced for persons 18 years of age and older.

#### Changes to this Agreement

We reserve the right to change or modify the above guidelines at any time as our needs and the needs of the Kormalno community evolve. If you become a regular user of this site, we encourage you to review these guidelines from time to time. Your continued use of the site after such changes to these guidelines will constitute an acknowledgement of the amended "Collaboration Agreement" and be bound by the amended "Collaboration Agreement".

#### Termination of Use

We reserve the right to immediately terminate or suspend access to the services of this website for violations of the above guidelines or community guidelines.

#### Applicable law.

Any dispute arising out of or related to these guidelines and service agreement and/or any use by you of this site shall be governed by the laws of Belgium, without reference to their conflict of law rules.

#### Feedback

If you have any feedback or suggestions about the above guidelines, please let us know! As we continue to work together, they will always be a work in progress as my resources and the needs of our community evolve. Remember, it is possible!

Viktoria Korman