

Membership Terms & Conditions — Navigate Business

This Membership Agreement (the "Agreement") is entered into between **Navigate Business** ("the Company", "we", "us", or "our") and the individual or entity registering for membership ("the Member", "you", or "your").

By registering for a membership via **navigatebusiness.co.uk** or any associated platform, you agree to be bound by these Terms & Conditions.

1. Membership Services

1.1. **The Platform:** Membership provides access to the Navigate Business support platform, which includes, but is not limited to, live Q&A sessions, a community forum, business tools, templates, and educational resources. 1.2. **Scope of Support:** The Membership is designed to provide practical business mentoring and guidance. While we leverage over 30 years of experience, the support provided is educational in nature. We do not provide regulated legal, financial, or tax advice.

2. Fees and Payment

2.1. **Subscription Model and Tiers:** Membership is provided on a "pay-as-you-go" recurring subscription basis (no contracts). We currently offer three live membership tiers:

- **Navigate Start — £49/month**
- **Navigate Build — £99/month**
- **Navigate Accelerate — £179/month** The applicable tier, billing frequency, and price will be confirmed at the point of purchase. 2.2. **Introductory Offer:** We may offer an introductory rate of **£29 for your first month** (applicable to all tiers). The **£29 introductory rate applies to the first month only**, after which your subscription will renew at the **standard monthly price** for your selected tier (Navigate Start £49/month, Navigate Build £99/month, or Navigate Accelerate £179/month), unless you upgrade, downgrade, or cancel before renewal. 2.3. **Billing Cycle:** Fees are billed in advance on a monthly or annual basis (as selected by the Member) starting from the date of registration. 2.4. **Payment Failures:** Access to the platform and community features will be suspended immediately if a payment is declined or fails. 2.5. **Upgrades, Downgrades and Cancellation:** You can **upgrade, downgrade, or cancel at any time** via your account settings. Changes take effect in accordance with the options shown in your account and/or at the point you make the change, and your access will reflect the tier you are on. 2.6. **Price Changes:** We reserve the right to adjust membership fees. Existing members will be given at least 30 days' notice of any price changes via the email address provided at registration.

3. Intellectual Property Rights

3.1. **Ownership:** All materials provided within the membership, including templates, videos, checklists, and proprietary tools, are the intellectual property of Navigate Business. 3.2. **Limited License:**

Members are granted a non-exclusive, non-transferable license to use these tools for their own personal business development. 3.3. **Prohibitions:** You may not:

- Resell, redistribute, or sub-license any templates or tools.
- Copy or record live sessions for external distribution.
- Use our branding or proprietary methods to create a competing service.

4. Community Conduct

4.1. **Environment:** We maintain a "no-nonsense," jargon-free, and supportive environment. 4.2. **Prohibited Behaviour:** Members must not engage in harassment, spamming, or the unauthorized promotion of their own services within the community spaces. 4.3. **Termination for Conduct:** We reserve the right to terminate your membership immediately, without refund, if your conduct is deemed detrimental to the community or our brand reputation.

5. Cancellations and Refunds

5.1. **Cancellation:** You may cancel your membership at any time via your account settings. Cancellation will take effect at the end of the current billing period. 5.2. **Refunds:** Due to the digital nature of the tools and immediate access to the community, membership fees are generally non-refundable once the billing period has commenced. 5.3. **Cooling-off Period:** For individual consumers (not business entities), statutory cooling-off periods apply unless you have accessed the digital content or attended a live session within that period, at which point you acknowledge that your right to cancel is waived.

6. Limitation of Liability

6.1. **No Guarantees:** While we provide the tools to help you "navigate" your business, we do not guarantee specific financial outcomes, turnover increases, or business success. 6.2. **Responsibility:** All business decisions made following mentoring or the use of our templates are the sole responsibility of the Member. 6.3. **Maximum Liability:** To the fullest extent permitted by law, our total liability for any claim arising out of this Agreement shall be limited to the total amount of membership fees paid by you in the 12 months preceding the claim.

7. Data Protection

7.1. **Privacy:** Your personal data will be processed in accordance with our Privacy Policy, available at navigatebusiness.co.uk. 7.2. **Confidentiality:** We respect the confidentiality of information shared within the community; however, you acknowledge that information shared in public forums or group Q&A sessions is visible to other members.

8. Term and Termination

8.1. This Agreement remains in effect until your membership is cancelled or terminated by either party. 8.2. Navigate Business reserves the right to discontinue the membership platform or specific features at any time, providing reasonable notice where possible.

9. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of England and Wales. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

By completing the registration process, you acknowledge that you have read, understood, and agreed to these Membership Terms & Conditions.