

# TERMS AND CONDITIONS

**Effective Date:** 26<sup>th</sup> October 2025

Welcome to Focus & Clarity (“we,” “us,” or “our”). By purchasing, downloading, or using our virtual assistant services, graphic design services, or pre-made book covers (“Services”), you agree to the following Terms and Conditions. Please read them carefully before engaging with our Services.

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## 1. General Information

Focus & Clarity is a UK-based business providing virtual assistant and creative design services, including custom and pre-made book covers. All services are delivered digitally via email or other electronic means. By purchasing or commissioning our Services, you confirm that you are at least 18 years old and legally capable of entering into a binding contract.

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## 2. Digital Products and Services

All products and services provided by Focus & Clarity are digital. You will receive your final files or deliverables electronically once the agreed-upon work is completed.

We take care to deliver work that meets the scope and brief agreed upon at the start of the project. Once final files are delivered and accepted, the service or product is considered complete.

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## 3. Payment Terms

Payment must be made in full prior to the commencement of any project or delivery of digital products, unless otherwise agreed in writing. All prices are quoted in GBP (£).

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## 4. Refund Policy

All sales are **final**. Due to the digital nature of our work, we do not offer refunds, exchanges, or cancellations once files have been delivered. Refunds may only be issued at our sole discretion and must be mutually agreed upon in writing in exceptional circumstances.

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## 5. Ownership and Usage Rights

- For **custom designs**: Upon full payment, you are granted a non-exclusive, perpetual license to use the final design for its intended purpose (e.g., book cover, marketing, etc.).
  - For **pre-made designs**: Once purchased, the cover is marked as sold and will not be resold to another customer. However, Focus & Clarity retains the right to display the design in its portfolio for promotional purposes.
  - Source files (e.g., PSD, AI) are not included unless explicitly agreed upon.
  - You may not resell, redistribute, or modify the delivered designs for resale without prior written consent.
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## 6. Client Responsibilities

You are responsible for providing accurate information, clear instructions, and any materials needed to complete your project. Delays in communication or feedback may affect delivery timelines.

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## 7. Limitation of Liability

While we strive for accuracy and satisfaction, Focus & Clarity shall not be held liable for any loss, damages, or claims arising from the use or misuse of our products or services. Our total liability shall not exceed the amount paid for the specific service or product in question.

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## 8. Confidentiality

Any materials, documents, or data shared with Focus & Clarity during the course of the project will be treated as confidential and will not be shared with third parties without your consent, except as required by law.

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## 9. Changes to Terms

We may update these Terms and Conditions from time to time. The latest version will always be available on our website. Continued use of our Services indicates your acceptance of any updated terms.

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## 10. Governing Law

These Terms and Conditions are 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.

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### Contact Information:

Focus & Clarity

Email: [louise@focusandclarity.co.uk](mailto:louise@focusandclarity.co.uk)

Social Media:

- Facebook - <https://www.facebook.com/profile.php?id=61579538507006>
  - Instagram - <https://www.instagram.com/focu.sclarity/>
  - X (formerly Twitter - <https://x.com/LouiseFocus>
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## PRIVACY POLICY

Focus & Clarity respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, and protect your data.

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### 1. Information We Collect

We may collect the following basic information:

- Name
- Email address
- Payment details (processed securely through third-party platforms)
- Communication records (emails, messages, social media DMs)

We do **not** collect sensitive personal data or track users through cookies or analytics tools unless explicitly stated on our website.

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### 2. How We Use Your Information

Your information is used for:

- Providing and delivering our Services
- Responding to inquiries or requests

- Managing billing and payments
- Communicating updates, promotions, or service-related information

We will never sell, rent, or share your data with third parties for marketing purposes.

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### **3. Data Storage and Security**

All data is stored securely and accessed only by authorised personnel. We use reasonable administrative, technical, and physical safeguards to protect your information from loss, theft, or misuse.

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### **4. Data Retention**

We retain client records only for as long as necessary to fulfil our obligations, maintain business records, or comply with legal requirements.

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### **5. Your Rights (UK GDPR)**

Under UK data protection law, you have the right to:

- Access the personal data we hold about you
- Request correction of inaccurate information
- Request deletion of your data where legally permissible
- Withdraw consent to marketing communications

To exercise these rights, contact us at **[louise@focusandclarity.co.uk](mailto:louise@focusandclarity.co.uk)**

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### **6. Third-Party Services**

Payments may be processed through secure third-party platforms (such as PayPal, Stripe, or other providers). These companies have their own privacy policies governing how they handle your data.

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### **7. Updates to This Policy**

This Privacy Policy may be updated periodically. Any changes will be reflected on our website, and the updated date will be indicated at the top of the document.

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## **8. Contact Us**

If you have questions about these Terms or our Privacy Policy, please reach out:

### **Focus & Clarity**

Email: [louise@focusandclarity.co.uk](mailto:louise@focusandclarity.co.uk)

Social Media:

- Facebook
- Instagram
- X (formerly Twitter)

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