



Terms and Conditions

This agreement applies as between you, the User of this Website and **Hope In Darkness**, the owner(s) of this Website. Your agreement to comply with and be bound by Clauses 1, 2, 4 – 11 and 15 – 25 of these Terms and Conditions is deemed to occur upon your first use of the Website. Clauses 3 and 12 – 14 apply only to the sale of Services. If you do not agree to be bound by these Terms and Conditions, you should stop using the Website immediately.

No part of this Website is intended to constitute a contractual offer capable of acceptance. Your order constitutes a contractual offer, and Our acceptance of that offer is deemed to occur upon Our sending a confirmation email to you indicating that your order has been accepted.

1. Definitions and Interpretation

- 1.1 In this Agreement the following terms shall have the following meanings:
- 1.2 "Account": means collectively the personal information, Payment Information and credentials used by Users to access Paid Content and / or any communications System on the Website;

- 1.3 "Content": means any text, graphics, images, audio, video, software, data compilations and any other form of information capable of being stored in a computer that appears on or forms part of this Website;
- 1.4 "Facilities": means collectively any online facilities, tools, services or information that Hope In Darkness makes available through the Website either now or in the future;
- 1.5 "Services": means the services available to you through this Website, specifically use of the **Hope In Darkness** proprietary e-learning platform;
- 1.6 "Payment Information": means any details required for the purchase of Services from this Website. This includes, but is not limited to, credit / debit card numbers, bank account numbers and sort codes;
- 1.7 "Premises": Means Our place(s) of business located at Nevada, U.S.A.;
- 1.8 "System": means any online communications infrastructure that **Hope In Darkness** makes available through the Website either now or in the future. This includes, but is not limited to, web-based email, message boards, live chat facilities and email links;
- 1.9 "User" / "Users": means any third party that accesses the Website and is not employed by **Hope In Darkness** and acting in the course of their employment;
- 1.10 "Website": means the website that you are currently using www.a-house-on-fire.learnworlds.com and any sub-domains of this site (e.g. hopeindarkness.alienationacademy.org) unless expressly excluded by their own terms and conditions; and
- 1.11 "We/Us/Our": means **Hope In Darkness**, a company operating in the United States, and located in the State of Nevada.

2. Age Restrictions

Persons under the age of 18 should use this Website only with the supervision of an Adult. Payment Information must be provided by or with the permission of an Adult.

3. Business Customers

These Terms and Conditions also apply to customers procuring Services in the course of business.

4. Intellectual Property

- 4.1 Subject to the exceptions in Clause 5 of these Terms and Conditions, all Content included on the Website, unless uploaded by Users, including, but not limited to, text, graphics, logos, icons, images, sound clips, video clips, data compilations, page layout, underlying code and software is the property of Hope In Darkness, our affiliates or other relevant third parties. By continuing to use the Website you acknowledge that such material is protected by applicable United States of America and International intellectual property and other laws.
- 4.2 Subject to Clause 6 you may not reproduce, copy, distribute, store or in any other fashion re-use material from the Website unless otherwise indicated on the Website or unless given Our express written permission to do so.

5. Third Party Intellectual Property

- 5.1 Unless otherwise expressly indicated, all Intellectual Property rights including, but not limited to, Copyright and Trademarks, in product images and descriptions belong to the manufacturers or distributors of such products as may be applicable.
- 5.2 Subject to Clause 6 you may not reproduce, copy, distribute, store or in any other fashion re-use such material unless otherwise indicated on the Website or unless given express written permission to do so by the relevant manufacturer or supplier.

6. Fair Use of Intellectual Property

Material from the Website may be re-used without written permission where any of the exceptions detailed in Chapter III of the Copyright Designs and Patents Act 1988 apply.

7. Links to Other Websites

This Website may contain links to other sites. Unless expressly stated, these sites are not under the control of **Hope In Darkness** or that of Our affiliates. We assume no responsibility for the content of such websites and disclaim liability for any and all forms of loss or damage arising out of the use of them. The inclusion of a link to another site on this Website does not imply any endorsement of the sites themselves or of those in control of them.

8. Links to this Website

Those wishing to place a link to this Website on other sites may do so only to the home page of the site **www.a-house-on-fire.learnworlds.com** without Our prior permission. Deep linking (i.e. links to specific pages within the site) requires Our express written permission. To find out more please contact Us by email at **admin@hopeindarkness.me** or call us in the following number: (213) 545-6377.

9. Use of Communications Facilities

- 9.1 When using any System on the Website you should do so in accordance with the following rules. Failure to comply with these rules may result in your Account being suspended or closed:
 - a. You must not use obscene or vulgar language;
 - b. You must not submit Content that is unlawful or otherwise objectionable.
This includes, but is not limited to, Content that is abusive, threatening, harassing, defamatory, ageist, sexist or racist;
- 9.2 You must not submit Content that is intended to promote or incite violence;

- a. It is advised that submissions are made using the English language as We may be unable to respond to enquiries submitted in any other languages;
 - b. The means by which you identify yourself must not violate these Terms and Conditions or any applicable laws;
 - c. You must not impersonate other people, particularly employees and representatives of Hope In Darkness or Our affiliates; and
 - d. You must not use Our System for unauthorized mass-communication such as "spam" or "junk mail".
- 9.3 You acknowledge that Hope In Darkness reserves the right to monitor any and all communications made to Us or using Our System.
- 9.4 You acknowledge that Hope In Darkness may retain copies of any and all communications made to Us or using Our System.
- 9.5 You acknowledge that any information you send to Us through Our System may be modified by Us in any way and you hereby waive your moral right to be identified as the author of such information. Any restrictions you may wish to place upon Our use of such information must be communicated to Us in advance and We reserve the right to reject such terms and associated information.

10. Accounts

- 10.1 In order to procure Services on this Website and to use certain other parts of the System, you are required to create an Account which will contain certain personal details and Payment Information which may vary based upon your use of the Website as We may not require payment information until you wish to make a purchase. By continuing to use this Website you represent and warrant that:
- a. all information you submit is accurate and truthful;
 - b. you have permission to submit Payment Information where permission may be required; and

- c. you will keep this information accurate and up-to-date. Your creation of an Account is further affirmation of your representation and warranty.
- 10.2 It is recommended that you do not share your Account details, particularly your username and password. We accept no liability for any losses or damages incurred as a result of your Account details being shared by you. If you use a shared computer, it is recommended that you do not save your Account details in your internet browser.
- 10.3 If you have reason to believe that your Account details have been obtained by another person without consent, you should contact Us immediately to suspend your Account and cancel any unauthorized orders or payments that may be pending. Please be aware that orders or payments can only be cancelled up until provision of Services has commenced. In the event that an unauthorized provision commences prior to your notifying Us of the unauthorized nature of the order or payment then you shall be charged for the period from the commencement of the provision of services until the date you notified us and may be charged for a billing cycle of one month.
- 10.4 When choosing your username you are required to adhere to the terms set out above in Clause 9. Any failure to do so could result in the suspension and/or deletion of your Account.

11. Termination and Cancellation of Accounts

- 11.1 Either Hope In Darkness or you may terminate your Account. If We terminate your Account, you will be notified by email and an explanation for the termination will be provided.
 - a. Notwithstanding the foregoing, We reserve the right to terminate without giving reasons.
- 11.2 If We terminate your Account, any current or pending orders or payments on your Account will be cancelled and provision of Services will not commence.

12. Services, Pricing and Availability

- 12.1 Whilst every effort has been made to ensure that all general descriptions of Services available from Hope In Darkness correspond to the actual Services that will be provided to you, We are not responsible for any variations from these descriptions as the exact nature of the Services may vary depending on your individual requirements and circumstances. This does not exclude Our liability for mistakes due to negligence on Our part and refers only to variations of the correct Services, not different Services altogether. Please refer to sub-Clause 13.8 for incorrect Services.
- 12.2 Where appropriate, you may be required to select the required Plan of Services.
- 12.3 We neither represent nor warrant that such Services will be available at all times and cannot necessarily confirm availability until confirming your Order.
Availability indications are not provided on the Website.
- 12.4 All pricing information on the Website is correct at the time of going online. We reserve the right to change prices and alter or remove any special offers from time to time and as necessary.
- 12.5 In the event that prices are changed during the period between an order being placed for Services and Us processing that order and taking payment, then the price that was valid at the time of the order shall be used.

13. Orders and Provision of Services

- 13.1 No part of this Website constitutes a contractual offer capable of acceptance. Your order constitutes a contractual offer that We may, at Our sole discretion, accept. Our acceptance is indicated by Us sending to you an order confirmation email. Only once We have sent you an order confirmation email will there be a binding contract between a-house-on-fire.learnworlds.com and you.
- 13.2 Order confirmations under sub-Clause 13.1 will be sent to you before the Services begin and shall contain the following information:

- a. Confirmation of the Services ordered including full details of the main characteristics of those Services;
 - b. Fully itemized pricing for the Services ordered including, where appropriate, taxes, delivery and other additional charges;
 - c. Relevant times and dates for the provision of the Services;
 - d. User credentials and relevant information for accessing those services.
- 13.3 If We, for any reason, do not accept your order, no payment shall be taken under normal circumstances. In any event, any sums paid by you in relation to that order will be refunded within 14 calendar days.
- 13.4 Payment for the Services shall be taken via your chosen payment method, immediately for any setup fee that corresponds to the service plan you purchased and at the same day of each subsequent month (“billing cycle”) for charges accrued during the previous month (“billing cycle”) AND/OR as indicated in the order confirmation you received.
- 13.5 We aim to fulfill your Order within 2-3 working days or if not, within a reasonable period following your Order, unless there are exceptional circumstances. If we cannot fulfill your Order within a reasonable period, we will inform you at the time you place the Order by a note on the relevant web page or by contacting you directly after you place your Order. Time is not of the essence of the Contract, which means we will aim to fulfill your Order within any agreed timescales but this is not an essential term of the Contract and we will not be liable to you if we do not do so. If the Services are to begin within 14 calendar days of Our acceptance of your order, at your express request, you will be required to expressly acknowledge that your statutory cancellation rights, detailed below in Clause 14, will be affected.
- a. www.a-house-on-fire.learnworlds.com shall use all Our reasonable endeavors to provide the Services with reasonable skill and care, commensurate with best trade practice.

- b. In the event that Services are provided that are not in conformity with your order and thus incorrect, you should contact Us immediately to inform Us of the mistake. We will ensure that any necessary corrections are made within five (5) working days.
- 13.6 Additional terms and conditions may apply to the provision of certain Services. You will be asked to read and confirm your acceptance of any such terms and conditions when completing your Order.
 - a. Hope In Darkness provides technical support via our online support forum and/or phone. www.a-house-on-fire.learnworlds.com makes every effort possible to respond in a timely manner but we do not guarantee a particular response time.

14. Cancellation of Orders and Services

We want you to be completely satisfied with the Products or Services you order from www.a-house-on-fire.learnworlds.com. If you need to speak to us about your Order, then please contact customer care on (213) 545-6377, or by email at admin@hopeindarkness.me or write to us at our address (see section 1 above). You may cancel an Order that we have accepted or cancel the Contract. If any Specific Terms accompanying the Service contain terms about cancelling the Service, the cancellation policy in the Specific Terms will apply.

- 14.1 If you are a consumer based within the European Union, you have a statutory right to a “cooling off” period. This period begins once your order is confirmed and the contract between Hope In Darkness and you is formed and ends at the end of 14 calendar days after that date. If you change your mind about the Services within this period and wish to cancel your order, please inform Us immediately using the following email: admin@hopeindarkness.info. Your right to cancel during the cooling off period is subject to the provisions of sub-Clause 14.2.

- 14.2 As specified in sub-Clause 13.6, if the Services are to begin within the cooling off period you are required to make an express request to that effect. By requesting that the Services begin within the 14 calendar day cooling off period you acknowledge and agree to the following:
- a. If the Services are fully performed within the 14 calendar day cooling off period, you will lose your right to cancel after the Services are complete.
 - b. If you cancel the Services after provision has begun but is not yet complete you will still be required to pay for the Services supplied up until the point at which you inform Us that you wish to cancel. The amount due shall be calculated in proportion to the full price of the Services and the actual Services already provided. Any sums that have already been paid for the Services shall be refunded subject to deductions calculated in accordance with the foregoing. Refunds, where applicable, will be issued within 5 working days and in any event no later than 14 calendar days after you inform Us that you wish to cancel.
- 14.3 Cancellation of Services after the 14 calendar day cooling off period has elapsed shall be subject to the specific terms governing those Services and may be subject to a minimum contract duration.

15. Chargebacks and Refund Policy

- 15.1 By purchasing our services or enrolling in any course, you agree that all fees are final and non-refundable. You expressly waive your right to dispute charges or request chargebacks through your payment provider.
- 15.2 You acknowledge that chargebacks are not a valid method of obtaining a refund and agree to contact us directly at admin@hopeindarkness.me to resolve any issues. Any attempt to obtain a refund via chargeback will be treated as a breach

of these Terms and Conditions and may result in legal action, including but not limited to civil claims for breach of contract, unjust enrichment, and fraud.

16. Dispute Resolution – Arbitration

Any dispute, controversy, or claim arising out of or in connection with these Terms, including breach thereof, shall be resolved exclusively through final and binding arbitration under the Commercial Arbitration Rules of the American Arbitration Association (AAA). The arbitration shall be conducted in Nevada, United States. You agree that any dispute resolution proceeding shall be conducted on an individual basis only and not in a class, consolidated, or representative action.

17. Digital Delivery Acknowledgement

You acknowledge and agree that access to any course materials, membership area, videos, or digital consultations constitutes delivery of the product or service. Partial access constitutes partial delivery. No refunds or chargebacks will be permitted based on claims of non-delivery once access credentials have been issued.

18. Client Responsibility

You understand and agree that the success of any educational program or consulting engagement depends upon your own efforts, motivation, commitment, and follow-through. We do not guarantee any specific outcomes. Lack of engagement, perceived value, or disagreement with program content is not a valid basis for chargeback or refund.

19. Unauthorized Chargebacks

Any unauthorized chargeback initiated by you will result in an administrative fee of \$190 to cover the costs of response and investigation. Continued access to services will be immediately suspended pending full payment of this fee and the originally disputed amount.

20. Privacy

Use of the Website is also governed by Our Privacy Policy (**www.a-house-on-fire.learnworlds.com/privacy**) which is incorporated into these Terms and Conditions by this reference. To view the Privacy Policy, please click on the link above.

21. How We Use Your Personal Information (Data Protection)

- 21.1 All personal information that We may collect (including, but not limited to, your name and address) will be collected, used and held in accordance with the provisions of the Data Protection Act 1998 and your rights under that Act.
- 21.2 We may use your personal information to:
 - a. Provide Our Services to you;
 - b. Process your payment for the Services; and
 - c. Inform you of new products and services available from Us. You may request that We stop sending you this information at any time
- 21.3 In certain circumstances (if, for example, you wish to purchase Services on credit), and with your consent, We may pass your personal information on to credit reference agencies. These agencies are also bound by the Data Protection Act 1998 and should use and hold your personal information accordingly.
- 21.4 We will not pass on your personal information to any other third parties without first obtaining your express permission.

22. Disclaimers

- 22.1 We make no warranty or representation that the Website will meet your requirements, that it will be of satisfactory quality, that it will be fit for a particular purpose, that it will not infringe the rights of third parties, that it will be compatible with all systems, that it will be secure and that all information provided will be accurate. We make no guarantee of any specific results from the use of our Service or Services.
- 22.2 No part of this Website is intended to constitute advice and the Content of this Website should not be relied upon when making any decisions or taking any action of any kind.
- 22.3 No part of this Website is intended to constitute a contractual offer capable of acceptance.
- 22.4 Whilst We use reasonable endeavors to ensure that the Website is secure and free of errors, viruses and other malware, you are strongly advised to take responsibility for your own internet security, that of your personal details and your computers.

23. Changes to the Facilities and these Terms and Conditions

We reserve the right to change the Website, its Content or these Terms and Conditions at any time. You will be bound by any changes to the Terms and Conditions from the first time you use the Website following the changes. If We are required to make any changes to these Terms and Conditions by law, these changes will apply automatically to any orders currently pending in addition to any orders placed by you in the future.

24. Availability of the Website

- 24.1 The Website is provided “as is” and on an “as available” basis. **Hope In Darkness** uses industry best practices to provide a high uptime, including a fault-tolerant architecture hosted in cloud servers.

- 24.2 We give no warranty that the Website or Facilities will be free of defects and / or faults and we do not provide any kind of refund for outages.
- 24.3 We provide no warranties (express or implied) of fitness for a particular purpose, accuracy of information, compatibility and satisfactory quality.
- 24.4 We accept no liability for any disruption or non-availability of the Website resulting from external causes including, but not limited to, ISP equipment failure, host equipment failure, communications network failure, power failure, natural events, acts of war or legal restrictions and censorship.

25. Limitation of Liability

- 25.1 To the maximum extent permitted by law, We accept no liability for any direct or indirect loss or damage, foreseeable or otherwise, including any indirect, consequential, special or exemplary damages arising from the use of the Website or any information contained therein. You should be aware that you use the Website and its Content at your own risk.
- 25.2 Nothing in these Terms and Conditions excludes or restricts Hope In Darkness liability for death or personal injury resulting from any negligence or fraud on the part of **Hope In Darkness**.
- 25.3 Nothing in these Terms and Conditions excludes or restricts **Hope In Darkness's** liability for any direct or indirect loss or damage arising out of the incorrect provision of Services or out of reliance on incorrect information included on the Website.
- 25.4 In the event that any of these terms are found to be unlawful, invalid or otherwise unenforceable, that term is to be deemed severed from these Terms and Conditions and shall not affect the validity and enforceability of the remaining Terms and Conditions. This term shall apply only within jurisdictions where a particular term is illegal.

26. No Waiver

In the event that any party to these Terms and Conditions fails to exercise any right or remedy contained herein, this shall not be construed as a waiver of that right or remedy.

27. Previous Terms and Conditions

In the event of any conflict between these Terms and Conditions and any prior versions thereof, the provisions of these Terms and Conditions shall prevail unless it is expressly stated otherwise.

28. Third Party Rights

Nothing in these Terms and Conditions shall confer any rights upon any third party. The agreement created by these Terms and Conditions is between you and **Hope In Darkness**.

29. Communications

- 29.1 All notices / communications shall be given to Us either by post to Our Premises (see address above) or by email to **admin@hopeindarkness.me**. Such notice will be deemed received 3 days after posting if sent by first class post, the day of sending if the email is received in full on a business day and on the next business day if the email is sent on a weekend or public holiday.
- 29.2 We may from time to time, if you opt to receive it, send you information about Our products and/or services. If you do not wish to receive such information, please click on the 'Unsubscribe' link in any email which you receive from Us.

30. Law and Jurisdiction

These Terms and Conditions and the relationship between you and **Hope In Darkness** shall be governed by and construed in accordance with the Laws of The State of Nevada, in the United States of America without regard to conflict of law principles. You agree to submit to the exclusive jurisdiction of the courts located in Nevada, U.S.A. for any disputes.

31. User Consent Requirements

You will be required to affirmatively accept these Terms and Conditions prior to purchase by checking the required box. If you do not agree, you may not complete the transaction.

A digital version of these Terms and Conditions are available at:

https://a-house-on-fire.learnworlds.com/terms?site_template_id=65a7f195d1db44646b0f6ce3

Stripe-Specific Terms & Conditions Addendum 12-A

Binding Payment Terms for Stripe Transactions

By submitting payment through the **Stripe payment gateway** on this Website, you (“User”) expressly agree to the following terms, which shall be deemed incorporated by reference into the Terms and Conditions of **Hope In Darkness**:

No Refunds / No Chargebacks

1. All purchases made via **Stripe** are final and non-refundable unless otherwise required by law. You waive any right to initiate a chargeback or payment dispute with **Stripe** or your issuing bank for any reason related to dissatisfaction, delay, content delivery, or subjective value judgments.

2. You acknowledge that any such attempt will be treated as fraudulent misuse of the chargeback process and a material breach of contract.

Digital Delivery & Completion Acknowledgement

1. You agree that access to course materials, videos, private portals, or digital consultations constitutes full or partial delivery of the contracted product or service under the meaning of Stripe's definition of "fulfilled services."
2. No chargebacks will be honored for services delivered digitally and accessed by User credentials, whether or not the content was consumed in full.

Service Disruption or Non-Use

1. Lack of use, delayed participation, or subjective dissatisfaction with outcomes does not constitute grounds for refund or dispute. This includes claims of disagreement with coaching advice, difficulty applying techniques, or feelings of ineffectiveness.

Voluntary Consent to Binding Terms

1. By checking the required box prior to payment and proceeding with checkout, you affirmatively accept these terms and acknowledge that you are entering into a binding contract governed by the full Terms and Conditions of **Hope In Darkness**.
2. You further agree that any disputes will be resolved exclusively through binding arbitration in the State of Nevada, and not through Stripe's dispute process or your card issuer's consumer complaint mechanisms.

Misuse Consequences

1. Any unauthorized chargeback or payment reversal will result in immediate account suspension, administrative penalty of **\$190 USD**, and a claim for all incurred legal, processing, and collection costs.

2. We reserve the right to pursue civil remedies for breach of contract, unjust enrichment, and defamation arising from any bad-faith payment reversals.