

## Coaching Service Terms and Conditions

### Version 1.1

This document serves as an Appendix to the existing FinKratT Terms and Conditions, specifically introduced under Section 2.1 ("Future Developments"). In the event of any conflict between these Coaching Terms and Conditions and the existing FinKratT Terms and Conditions, the provisions of this document shall prevail with respect to the coaching service. Any matters not regulated in these Coaching Terms and Conditions will be governed by the FinKratT Terms and Conditions available at <https://finkratt.com/terms-and-conditions/>.

By scheduling a coaching call, attending a coaching meeting, using our coaching advice, or engaging with our coaching services in any manner, you agree to these Coaching Terms and Conditions as well as the FinKratT Terms and Conditions.

### 1. Mutual Confidentiality

Both parties agree to keep all information shared during the coaching service strictly confidential. This includes any personal, financial, and proprietary information. Neither party will disclose such information to any third party without the express consent of the other, except where required by law. This confidentiality obligation will continue even after the coaching service has ended.

### 2. Purpose of our Coaching Service

Our coaching service is designed to provide general financial guidance and practical advice on managing non-mortgage debt. It does not constitute regulated financial, investment, tax, or professional advice. The information provided is intended to help you create a personalised financial roadmap and improve your financial situation.

### 3. Voluntary Participation

Participation in the coaching service is entirely voluntary. You may discontinue the coaching service at any time without obligation or penalty.

### 4. No Guarantee of Results

While our goal is to help you achieve financial wellness and relieve financial stress, we do not guarantee specific outcomes. The success of any financial strategy will depend on your personal circumstances and adherence to the advice provided.

### 5. Limitation of Liability

We shall not be held liable for any decisions, actions, or outcomes resulting from the advice provided during the coaching service. You are responsible for making your own financial decisions.

### 6. Follow-Up Support

The coaching service begins with a one-hour session to assess your financial situation and start drafting a personalised financial roadmap. Ongoing support, including follow-up meetings and additional coaching sessions, may be offered based on your individual needs and our availability. FinKratt reserves the right to terminate the coaching service at any time and for any reason, at its sole discretion.

## **7. Disclaimer**

We do not offer any financial, investment, tax, or other professional advice. The services provided during the coaching sessions are for general informational and educational purposes only and do not constitute professional advice or a recommendation to take or refrain from any action. We are not a broker, financial advisor, investment advisor, portfolio manager, or tax advisor. Our services are specifically designed to avoid falling under the scope of the Markets in Financial Instruments Directive II (MiFID II) in Europe or any equivalent regulation in other jurisdictions. As such, our coaching sessions should not be interpreted as offering any regulated services, including investment management, financial planning, portfolio management, or any activities that would require licensing or regulatory approval.

## **8. Use of Information**

The information and advice provided during the coaching service are intended for your personal use only. It is not intended for redistribution or use by third parties.

## **9. Ownership of Feedback**

Any feedback or suggestions you provide during the coaching service become the property of FinKratt. We may use this feedback to improve our services, develop new products, or for any other purpose we deem appropriate, without owing you any compensation.