

Ratwise terms and conditions of use

Please read these terms and conditions carefully before joining the Ratwise Membership. By using the facilities of the Ratwise Membership, you signify your consent to these terms of use.

1. All of the written content, videos, products, offers and services that comprise the Ratwise Membership are the property of Alison Campbell and any third-party providers. Written content, graphics and videos are copyrighted unless otherwise noted, and may not be copied, reproduced, republished, uploaded, posted, transmitted, distributed or used for public or commercial purposes. Passwords are renewed monthly and must not be shared outside of the membership.

2. All comments, ideas and suggestions made within the Ratwise Facebook group, become the property of Ratwise (Alison Campbell) and may be used within the ongoing membership and related materials.

3. Members will have full access to all the materials and benefits currently available within the Membership and all new materials that are released, for as long as they remain a member. Materials and benefits renew monthly, and not all material will be archived with ongoing member access. Downloadable content expires at the end of each month, so where an ongoing copy is required, this must be downloaded during the month of release.

4. Membership implies consent to receive all emails associated with Ratwise Membership information and content. Unsubscribing from Ratwise emails is therefore considered a cancellation of membership. If you need to change your email address, this can be done without unsubscribing.

5. Your payment subscription will be taken each month on the same day as you originally subscribed. If a subscription payment fails, we will attempt to contact you to resolve any issues, but if payment can't be collected after three attempts, your membership will be automatically cancelled.

6. Your subscription fee will stay the same (regardless of any price increases), as long as your membership term remains unbroken. If you cancel your membership and then re-subscribe, you will be charged the fee applicable at the time of your re-subscription.

7. You may cancel your membership at any time by cancelling your recurring payment on PayPal or unsubscribing from the Ratwise email list (via the unsubscribe link at the bottom of each email), in which case I will cancel your recurring payment on PayPal. Withdrawal of member benefits will take place as soon as the cancellation is processed. No refund will be given for part months of unused membership.

8. After cancellation takes effect, you will lose access to all member benefits, including access to password protected materials and the Facebook group. You will be entitled to keep any materials, for example, downloads that you have legitimately taken. These remain subject to section 1 of these Terms and Conditions.

9. Ratwise (Alison Campbell) shall use reasonable efforts to restrict unauthorized access to our data and files. However, no system can be entirely impenetrable. You acknowledge that it may be possible for an unauthorized third party to access, view, copy, modify, or distribute the data and files you store using Ratwise. Use of the Membership is completely at your own risk.

10. All content of the Membership is provided “as is”, without warranty of any kind, implied or otherwise.

11. This agreement and the purchase and use of all products and services shall be governed by and construed in accordance with English law, without giving effect to any principles of conflicts of law. You further submit to the exclusive jurisdiction of the courts sitting in England and Wales.

12. Any breach of these Terms and Conditions, or other rules of the membership such as those that govern the Facebook Group, may be grounds for termination of membership. This will be at the discretion of the owner of Ratwise. No part-month refunds will be given in these circumstances.

13. These Terms of Use may be revised from time to time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the then current Terms and Conditions of use to which you are bound.

Last Updated: December 30th, 2017

Alison Campbell