

Terms of Sale and Privacy Policy

Last Updated: 29 March 2026

This document serves as the consolidated legal framework for Julie Breckon t/a Julie Breckon and Numbers Unlocked. For the ease of reference for all parties, this document incorporates both the Terms of Sale and the Privacy Policy. By engaging with the services provided, you acknowledge that you have read, understood, and agreed to the entirety of this document.

Business Contact Information:

- **Legal Entity:** Julie Breckon t/a Julie Breckon and Numbers Unlocked
 - **Official Contact Email:** hello@juliebreckon.com
 - **Operating Location:** United Kingdom
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Part I: Terms of Sale

1.1. Introduction and Eligibility

These Terms of Sale ("Terms") govern the purchase and use of all courses, programmes, memberships, or digital products (collectively referred to as "Services") provided by Julie Breckon t/a Julie Breckon and Numbers Unlocked ("the Provider"). These Services are delivered via the "Teachery" platform ("the Platform"). By purchasing or accessing any Service, the individual or entity doing so ("the Customer") agrees to be bound by these Terms. The Customer must be at least 18 years of age to purchase or access the Services.

1.2. Service Access and Content Updates

- **Access Conditions:** Upon completion of purchase, the Customer will receive access to the Services through the Platform for the duration specified on the relevant sales page.
- **Definition of Lifetime Access:** Where "lifetime access" is advertised, this is defined specifically as the lifetime of the course or programme as hosted by the Provider. It does not refer to the lifetime of the Customer.
- **Modifications:** The Provider reserves the right to update, modify, or refresh content at any time to maintain the relevance and accuracy of the information provided.

1.3. Financial Terms and Refund Policy

- **Payment Terms:** Access to Services is contingent upon receipt of full payment or the commencement of an approved instalment plan. If an instalment plan is utilised, the Customer is legally obligated to complete all scheduled payments. Payments are processed via third-party providers (e.g., Stripe or PayPal); the Provider is not responsible for technical or security issues arising from these external processors.
- **Refund Policy:** All sales are final. Unless explicitly stated otherwise on the specific sales page for a Service, refunds are granted solely at the discretion of the Provider.

1.4. Intellectual Property and Usage Licence

All materials provided—including but not limited to videos, PDFs, text, audio, frameworks, worksheets, and digital tools—are the protected intellectual property of Julie Breckon.

The Customer is granted a personal, non-exclusive, and non-transferable licence to use the materials. This licence is strictly subject to the following constraints:

- Materials are for the Customer's individual learning only.
- The Customer shall not share access credentials or materials with any third party.
- The Customer is expressly forbidden from distributing, republishing, or reselling any part of the content.

1.5. Community Conduct and Technology Requirements

- **Behavioural Standards:** Where Services include access to community groups or live calls, the Customer must behave respectfully. The Provider reserves the right to revoke access without refund if the Customer's behaviour is deemed harmful, abusive, or in violation of community guidelines.
- **Technical Responsibility:** The Customer is responsible for ensuring they possess a stable internet connection and the necessary hardware and software to access the Platform.

1.6. Professional Disclaimers and Liability

IMPORTANT NOTICE: PROFESSIONAL ADVICE DISCLAIMER The Services provided are for educational and general informational purposes only. They do not constitute legal, financial, tax, or accounting advice. The Provider is not acting in the capacity of a professional advisor.

By purchasing the Services, the Customer acknowledges and agrees to the following:

1. **No Professional Relationship:** No client-professional relationship (such as an accountant-client relationship) is established between the Customer and the Provider through the purchase or use of the Services.
2. **Personal Responsibility:** The Customer is solely responsible for their own decisions, actions, and any business or financial results following the use of the Services.
3. **Consultation Required:** The Customer should always consult a qualified professional for specific legal, tax, or financial advice tailored to their unique circumstances.

Limitation of Liability To the fullest extent permitted by law, the Provider shall not be liable for any decisions made or actions taken by the Customer based on the Services. The Provider excludes liability for any indirect, incidental, special, or consequential damages, including but not limited to loss of income, profits, business, or data. The Provider's total liability to the Customer is strictly capped at the total amount paid by the Customer for the specific Service in question.

1.7. Governing Law

These Terms are governed by the laws of England and Wales. All parties agree that any disputes arising from these Terms or the Services shall be resolved exclusively within the courts of England and Wales, regardless of the Customer's physical location or jurisdiction.

Part II: Privacy Policy

The processing of personal data for the fulfilment of the Terms of Sale and the general operation of the business is governed by the following Privacy Policy.

2.1. Data Controller and Compliance Statement

Julie Breckon acts as the Data Controller for your personal information. This policy is maintained in strict compliance with the UK GDPR, the EU GDPR (where applicable), and the Privacy and Electronic Communications Regulations (PECR).

2.2. Categories of Personal Data Collected

The following categories of personal data are collected and processed:

Data Category	Specific Data Points
Identity Data	Legal name and title.
Contact Data	Email address and billing address.
Payment Data	Transaction details (processed via third parties; the Provider does not store full card details).
Usage Data	Course progress, login times, activity logs, downloads, and engagement metrics.
Technical Data	IP address, browser type and version, and device information.
Marketing Preferences	Consent status and soft opt-in records.

2.3. Purposes and Legal Bases for Processing

The Provider maps the following purposes for data processing to their respective legal bases under Article 6 of the UK GDPR:

- Service Delivery:** To provide access to purchased Services and manage the Customer account. **(Legal Basis: Contract)**
- Financial Processing:** To process payments and prevent fraudulent transactions. **(Legal Basis: Contract and Legitimate Interests)**
- Customer Support:** To respond to enquiries and provide technical assistance. **(Legal Basis: Contract)**
- Service Optimisation:** To improve content, platform functionality, and user experience. **(Legal Basis: Legitimate Interests)**
- Regulatory Compliance:** To comply with tax, accounting, and legal reporting obligations. **(Legal Basis: Legal Obligation)**
- Marketing:** To send promotional communications regarding relevant offerings. **(Legal Basis: Consent or Soft Opt-In under PECR)**

2.4. Marketing Communications (PECR Soft Opt-In)

Under the UK PECR "soft opt-in" rule, the Provider may email existing Customers regarding similar courses, programmes, memberships, or digital products. This marketing occurs only when the following three conditions are met:

1. The contact details were obtained during the sale of a Service.
2. The Customer was given a clear opportunity to opt out at the time the data was collected.
3. The marketing relates solely to similar services provided by the Provider.

Opt-Out: Customers may unsubscribe from marketing communications at any time by clicking the "unsubscribe" link included in the footer of every marketing email.

2.5. Data Sharing and International Transfers

Data is only shared with trusted third parties necessary for service delivery, including:

- **Course Platform:** Teachery.
- **Payment Processors:** Stripe or PayPal.
- **Marketing Automation:** Email marketing service providers.
- **Technical Infrastructure:** Cloud hosting and support services.

Compliance Assurance: All third-party processors are vetted to ensure compliance with UK GDPR and GDPR requirements. **International Transfers:** Where data is transferred outside the UK or EEA, the Provider ensures protection through the use of UK International Data Transfer Agreements (IDTAs) and Standard Contractual Clauses (SCCs).

2.6. Data Retention and Security

- **Retention:** Personal data related to transactions is retained for a standard period of 6 years to satisfy UK accounting and legal requirements.
- **Security:** The Provider employs robust technical and organisational measures—including secure server environments, encryption, and strict access controls—to protect personal data against unauthorised access or loss.

2.7. Individual Rights

Under data protection law, individuals possess the following rights:

1. **Right of Access:** The right to request copies of your personal data.
 2. **Right to Rectification:** The right to request the correction of inaccurate information.
 3. **Right to Erasure:** The right to request deletion of data ("right to be forgotten").
 4. **Right to Restrict Processing:** The right to limit how your data is used.
 5. **Right to Object:** The right to object to processing based on legitimate interests or for direct marketing.
 6. **Right to Data Portability:** The right to request the transfer of your data to another organisation.
 7. **Right to Withdraw Consent:** The right to withdraw consent at any time where processing is based on consent.
 8. **Right to Complain:** The right to raise a complaint with the Information Commissioner's Office (ICO).
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3. Document Finalisation

This document may be updated periodically to reflect changes in service delivery or regulatory requirements. The latest version will always be made available on the Platform. Engagement with the Services following any updates constitutes acceptance of the revised terms.

