

# Terms & Conditions (2026)

By signing up, you acknowledge you have read and understand all sections outlined and listed below.

Upon sign up, if your mind changes you are allowed to discontinue services (within 24 hours) with a 15% refund provided on your initial payment. After 24 hours, no refund will be provided.

All online coaching rates are listed in USD. Canadian clients can reach out (before signing up) for a discounted rate to help offset PayPal conversion fees when checking out through Square.

## 1. Educational & Informational Purposes Only

All coaching services provided by KZeeFitness are for general educational and informational purposes. They are not a substitute for professional medical advice, diagnosis, or treatment. You must consult your physician or a qualified healthcare provider before beginning any fitness program, dietary changes, supplementation, or wellness protocol ; especially if you are pregnant, nursing, have any medical condition, or take medication. The client assumes all risk upon signing up for any packages provided by KZF.

## 2. Individual Results May Vary

Your progress depends on numerous factors including, but not limited to, your health status, consistency, lifestyle habits, adherence to recommendations, and genetics. While we provide personalized support using evidence-based strategies, **KZF Coaching does not guarantee any specific results**, weight loss, performance improvements, or health outcomes.

## 3. Assumption of Risk & Release of Liability

By participating in any KZF Coaching services, you voluntarily assume all risks associated with physical activity, lifestyle adjustments, and nutrition interventions. You accept full responsibility for your participation. KZF Coaching, its coaches, affiliates, and representatives shall not be held liable for any injury, illness, allergic reaction, or adverse event arising from your involvement in our programs.

## 4. Client Responsibility & Engagement

- Clients are expected to maintain regular communication, submit required check-ins (every/other) Friday), and follow their program as closely as possible for best results.
- If a coach sends **five (5)** consecutive messages without receiving a response, all communication will be **paused** until the client re-initiates contact. Your coaching access and timeline will continue, and no refunds or extensions will be provided for periods of inactivity.
- Clients who choose not to fully utilize their coaching services are not eligible for refunds or service extensions. Clients may use their coaching support as little or as much as they prefer; however, payments will continue for the minimum term and until proper notice to discontinue is given.

- We reserve the right to discontinue services if we believe the client is uncooperative, disrespectful, or in violation of these terms. Clients who are terminated for this reason are required to pay the remainder of their minimum term.

## 5. Payment Policy

- Coaching services are billed in advance, clients are to provide 2 full payments notice from your **upcoming payment date**. This provides us adequate time to onboard new clients should you discontinue. EX: You provide notice for March, making your last payment in May.
- Once notice is put in to discontinue, it is up to the client to cancel services after the final payment is made. Failure to do so will result in the following month being billed with services provided (as the client uses them).
- Late fees - \$25 initial inconvenience fee + \$1/day up to 90 days per late payment.
- All sales are final. No refunds, prorated credits, or rollovers will be issued for early termination, missed check-ins, or non-usage.
- Program commitments: Transformation Package - 6 months, Strength Package - 6 months, Transform with your weak point - 4 months, Growth & Recovery - 12 months. Any 1-1 (in person) packages - 4 months. Clients are unable to cancel early, unless provided with a doctor's note stating why you are unable to participate in a training or nutrition regime. Notice stated above is still required, with the option to utilize a credit for 6 months.
- Failure to meet payment obligations may result in service suspension and, if necessary, **legal action** to recover outstanding balances.
- All online and in-person clients must keep an active card on file in case of missed or failed payments. Clients paying via e-transfer will receive 3 days' notice before their card is charged if payment is not received. Otherwise, online clients will be automatically charged within  $\pm 3$  days of their original sign-up date.

## 6. Program Expiry & Scheduling

- (In Person) Any sessions, plans, or coaching time purchased must be used within the time frame outlined in your onboarding documents (30 days). Unused sessions or time do **not** carry over unless otherwise agreed upon in writing.
- Refunds will not be provided for any reason including but not limited to : moving locations, unused sessions, change in employment and/or illness.
- If a doctor's note is provided, clients will be provided with a credit to utilize any payments made for services (within 6 months of their last payment).
- All payments made are in full.
- 2 bi weekly payments = 1 monthly payment with 2x a year being billed 3x/m.
- Online client phone calls are booked in advance, failure to book ahead will result in limited or no availability.

## 7. Confidentiality & Data Protection

- We respect your privacy. All personal information shared with KZF Coaching will be kept confidential and used only for coaching purposes, unless disclosure is required by law.

All content provided by KZeeFitness Coaching (“KZF Coaching”)—including but not limited to training plans, nutrition guides, workout videos, course materials, email content, digital downloads, check-in forms, and any other resources—are the **exclusive intellectual property of KZF Coaching** and are protected by copyright and trademark laws.

By enrolling in our services, you agree to the following:

- **No Sharing or Forwarding:** You may **not share, forward, screenshot, redistribute, or transmit** any materials, programs, or communications from KZF Coaching to any third party, including friends, family, or other coaches.
- **No Repurposing or Commercial Use:** You may **not reuse, replicate, modify, or repurpose** any part of our content for your own coaching services, business, educational purposes, or social media, even with credit.
- **Personal Use Only:** All content is provided solely for **your individual use as a paying client**. It may not be used outside the context of your coaching relationship with KZF Coaching.
- **Legal Action for Violations:** Any unauthorized use, reproduction, or distribution of KZF Coaching materials is strictly prohibited and may result in immediate termination of services, legal action, and/or financial penalties.