

WEBSITE POLICIES & CUSTOMER TERMS

[Privacy Policy](#) • [Terms & Conditions](#) • [Refund & Cancellation Policy](#)

Naisha B. Maldonado, MBA

New York, New York, United States • Services may also be performed remotely from Santo Domingo,
Dominican Republic

Effective Date: August 24, 2026

IMPORTANT LEGAL NOTICE

This document is a general website-policy template prepared from the business terms you provided. It is not legal advice and does not replace review by a licensed attorney. Certain consumer, privacy, and other legal rights cannot be waived by contract. If applicable law requires a refund, disclosure, remedy, or other protection that conflicts with these policies, the applicable law controls.

WEBSITE & CONTACT

- Website: NaishaBMaldonado.com
- Customer Support & Privacy Requests: Use the contact form at NaishaBMaldonado.com
- Business Location: New York, New York, United States; services may also be performed remotely from Santo Domingo, Dominican Republic.

Policy Overview

These policies apply to the website, digital PDF workbooks and other downloadable products, private consultations, coaching sessions, classes, workshops, reservations, and related services offered by Naisha B. Maldonado and any business or brand operated by her (collectively, the “Company,” “we,” “us,” or “our”).

By visiting the website, creating a reservation, purchasing a digital product, or purchasing a service, you acknowledge that you have had the opportunity to read these policies and agree to the terms that apply to your use or purchase.

CORE PURCHASE POLICY

PURCHASERS MUST BE 21 YEARS OF AGE OR OLDER. ALL SALES ARE FINAL. Digital products are delivered for immediate access/download and are not refundable. Private services are not refundable and may be rescheduled one time only, subject to availability. No outcome, income, business result, personal transformation, or financial result is guaranteed.

SECTION 01

Privacy Policy

How information is collected, used, protected, and shared when you use the website or purchase from the Company.

1. Scope

This Privacy Policy applies to personal information collected through the Company's website, checkout process, booking or reservation forms, email communications, digital product delivery, and other online interactions with the Company.

2. Information We May Collect

Depending on how you interact with the website, we may collect:

- Contact information, such as your name, email address, phone number, billing details, and other information you provide voluntarily.
- Purchase and transaction information, such as the product or service purchased, amount paid, date of purchase, and payment status.
- Booking information, including the service selected, appointment date and time, intake responses, and information you choose to share in connection with a consultation, coaching session, class, or workshop.
- Communications you send to us, including customer-service inquiries, emails, forms, feedback, and other messages.
- Technical and usage information, which may include IP address, browser type, device type, referring pages, pages visited, approximate location derived from technical data, and website activity.
- Cookie and analytics information where cookies, pixels, or similar technologies are used by the website or its service providers.

3. Sensitive Information

Please do not send Social Security numbers, banking passwords, full financial-account credentials, medical records, or other highly sensitive information unless the Company specifically requests information that is reasonably necessary for a stated business purpose. Coaching and consultation forms should be completed with only the information necessary for the service.

4. How We Use Information

We may use information to:

- Process purchases and provide access to digital products.
- Schedule, administer, and deliver consultations, coaching sessions, classes, workshops, or other services.
- Respond to questions, support requests, and customer communications.
- Send transactional messages, booking reminders, updates, or other service-related communications.
- Send marketing or promotional communications where permitted by law and consistent with your choices.
- Maintain, secure, troubleshoot, analyze, and improve the website, products, and services.
- Prevent fraud, abuse, security incidents, or unauthorized activity.
- Comply with legal obligations, enforce our policies, and protect legal rights.

5. Payments and Third-Party Service Providers

Payments, website hosting, booking, email delivery, analytics, digital-file delivery, and other functions may be handled by third-party service providers. Those providers may collect or process information under their own privacy policies and terms. The Company does not typically receive or store your complete payment-card number when payment is processed by a third-party payment processor.

6. Cookies and Analytics

The website may use cookies, pixels, analytics tools, or similar technologies to operate the site, remember preferences, measure traffic, understand website performance, and support marketing. Your browser or device settings may allow you to block or delete certain cookies. Disabling cookies may affect some website features.

7. How Information May Be Shared

We may disclose information only as reasonably necessary to operate the business, including to payment processors, booking platforms, website hosts, email providers, analytics providers, professional advisers, contractors, or other vendors supporting the website or services. Information may also be disclosed when required by law, to respond to lawful process, to protect rights or safety, or in connection with a business transfer or restructuring.

The Company does not sell personal information for money.

8. Data Retention

Information may be retained for as long as reasonably necessary for the purposes described in this Policy, including transaction records, customer support, legal compliance, tax and accounting obligations, dispute resolution, fraud prevention, and enforcement of agreements. Retention periods may vary depending on the type of information and applicable law.

9. Data Security

The Company uses reasonable administrative, technical, and organizational measures appropriate to the nature of the information handled. However, no website, electronic transmission, or storage system can be guaranteed to be completely secure.

10. International Access and Processing

The Company is based in New York, United States, and services may also be performed remotely from Santo Domingo, Dominican Republic. Website visitors and customers may be located in other jurisdictions. Information may therefore be accessed, processed, or stored in the United States or other countries where service providers operate. Where applicable law gives you mandatory privacy rights, those rights remain available to you.

11. Your Privacy Choices and Rights

Depending on where you live and the laws that apply, you may have rights concerning access, correction, deletion, restriction, objection, or other handling of your personal information. You may also opt out of non-transactional marketing emails by using the unsubscribe method provided in the message or by contacting us. Requests may be subject to identity verification and legal exceptions.

12. Age Restriction and Children's Privacy

Products and paid services offered by the Company are available for purchase only to individuals who are 21 years of age or older. By purchasing any digital product, consultation, coaching session, class, workshop, or other paid service, you represent and confirm that you are at least 21 years old. The Company does not knowingly accept purchases from individuals under 21. The website and paid services are not directed to children under 13, and the Company does not knowingly seek to collect personal information from children under 13 through the website. If you believe a minor has provided personal information or completed a purchase, contact us so the matter can be reviewed.

13. External Links

The website may link to third-party sites or services. The Company is not responsible for the privacy practices, content, security, or terms of third parties. Review their policies before providing personal information.

14. Changes to This Privacy Policy

This Privacy Policy may be updated from time to time. The revised version becomes effective when posted unless a different effective date is stated.

15. Privacy Contact

For privacy questions or requests, contact the Company through NaishaBMaldonado.com.

SECTION 02

Terms & Conditions

Rules governing use of the website, purchases, digital products, reservations, consultations, coaching, classes, and other services.

1. Acceptance of Terms

By accessing the website or purchasing a product or service, you agree to these Terms & Conditions, the Privacy Policy, and the Refund & Cancellation Policy. If you do not agree, do not use the website or complete a purchase.

2. Eligibility, Age Requirement, and Accurate Information

You must be at least 21 years of age to purchase any product or service from the Company, including digital products, private consultations, coaching sessions, classes, workshops, and reservations. By completing a purchase, you represent and warrant that you are 21 years of age or older and legally capable of entering into a binding agreement in your jurisdiction. You agree to provide accurate purchase, contact, and booking information and to update information when necessary.

3. Digital Products

Digital products may include PDF workbooks, guides, templates, worksheets, educational materials, downloads, and related content. Unless otherwise stated, digital products are provided for your personal use only.

- You may not resell, redistribute, upload, publish, reproduce for commercial distribution, share login or download access, or otherwise exploit a digital product without prior written permission.
- You are responsible for reviewing the product description, format, compatibility information, and stated contents before purchasing.
- Digital products are provided through immediate or prompt electronic access. A technical delivery problem will be addressed by restoring access or providing a replacement file when reasonably possible; it does not automatically create a right to a refund.

4. Private Consultations, Coaching, Classes, and Reservations

Private services may include business and entrepreneurship consultations, personal growth and life coaching, money mindset and finance coaching, classes, workshops, and other services identified on the website. Availability may be limited and waitlists may apply.

- A purchase reserves time or capacity that may otherwise have been available to another client.
- Private-service purchases are final and nonrefundable, except where a refund is required by applicable law.
- A private appointment may be rescheduled one time only, subject to availability.
- After the one permitted reschedule has been used, any additional request to move the appointment will require a new booking and new payment.
- If you do not attend the scheduled or rescheduled appointment, the appointment is forfeited and no refund is issued.
- If the Company must move an appointment, that Company-initiated change does not count as your one permitted reschedule.

- Late arrival may reduce the time available for the session so that later reservations are not disrupted.

5. Nature of Coaching, Consulting, and Educational Content

All products and services are educational, informational, consultative, or coaching-based in nature. They are intended to support decision-making, reflection, planning, skill-building, or personal development. You remain responsible for your own decisions, actions, implementation, and results.

PROFESSIONAL-SERVICES DISCLAIMER

Business consulting does not replace legal, tax, accounting, employment, regulatory, or other licensed professional advice. Personal growth and life coaching is not psychotherapy, mental-health treatment, or medical care. Money mindset and finance coaching is educational and organizational in nature and does not constitute individualized investment advice, securities advice, tax advice, legal advice, fiduciary services, or regulated financial planning. Seek an appropriately licensed professional when your situation requires one.

6. No Guarantees or Promised Results

The Company does not guarantee any specific business result, income level, revenue, profit, launch result, employment result, relationship outcome, personal transformation, savings amount, debt reduction, financial result, or other outcome. Testimonials, examples, educational materials, strategies, and discussions are not promises of what you will achieve. Results depend on many factors outside the Company's control, including your decisions, effort, circumstances, market conditions, and implementation.

7. Assumption of Responsibility and Risk

You are responsible for evaluating whether a product, recommendation, exercise, strategy, or service is appropriate for you. Your use of the website, products, and services, and any decisions you make based on them, are undertaken at your own discretion and risk, subject to any rights that cannot legally be waived.

8. Pricing, Payment, and Taxes

Prices are shown on the website and may change at any time before purchase. You authorize the payment method you provide to be charged for the amount displayed at checkout, including any applicable taxes or fees. A price change after your completed purchase does not create a right to a refund or price adjustment.

9. Chargebacks and Payment Disputes

If you believe a charge was unauthorized or processed incorrectly, contact the Company first so the issue can be reviewed. If you initiate a payment dispute or chargeback, the Company may provide the payment processor or financial institution with transaction records, product-delivery records, booking records, these policies, and related communications. A chargeback does not expand the refund rights stated in these policies.

10. Intellectual Property

Unless otherwise stated, the website, workbooks, PDFs, written materials, graphics, exercises, frameworks, prompts, videos, class materials, branding, and other original content are owned by or licensed to the Company and are protected by applicable intellectual-property laws. Purchasing a product or service does not transfer ownership of intellectual property.

11. Prohibited Conduct

You may not use the website, products, or services to violate law, infringe intellectual-property rights, distribute malicious code, interfere with website operation, misrepresent your identity, gain unauthorized access, harass others, or reproduce or commercialize Company materials without permission.

12. Third-Party Platforms and Links

The website may rely on third-party platforms for payment, scheduling, video calls, file delivery, analytics, email, or other functions. The Company is not responsible for interruptions, outages, security incidents, policies, or actions of third-party providers beyond the Company's reasonable control.

13. Website Availability and Errors

The Company may correct errors, update content, change availability, discontinue products or services, or modify website features at any time. The Company does not guarantee uninterrupted or error-free access to the website.

14. Disclaimer of Warranties

To the maximum extent permitted by law, the website, digital products, and services are provided on an "as available" and "as is" basis without warranties of a particular outcome, profitability, suitability, uninterrupted access, or fitness for a particular purpose, except for warranties that cannot legally be excluded.

15. Limitation of Liability

To the maximum extent permitted by applicable law, the Company will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages, lost profits, lost opportunities, business interruption, or losses arising from decisions made based on the website, products, or services. Where liability cannot legally be excluded, it will be limited only to the extent permitted by law.

16. Indemnification

To the extent permitted by law, you agree to indemnify and hold the Company harmless from third-party claims, losses, or expenses arising from your unlawful use of the website, violation of these Terms, infringement of another person's rights, or unauthorized redistribution or commercial use of Company materials.

17. Governing Law and Location of Services

The Company is based in New York, New York, United States, and the owner may also perform work remotely from Santo Domingo, Dominican Republic. Unless mandatory law requires otherwise, these Terms and disputes concerning them are governed by the laws of the State of

New York, without regard to conflict-of-law principles. To the extent legally permitted, disputes that are not otherwise resolved will be brought in a court of competent jurisdiction located in New York, New York. Nothing in this clause removes consumer rights that cannot legally be waived in your jurisdiction.

18. Changes to Terms

The Company may revise these Terms from time to time. Updated Terms apply prospectively from the date they are posted unless applicable law requires otherwise.

19. Contact

Questions about these Terms may be sent through NaishaBMaldonado.com.

SECTION 03

Refund & Cancellation Policy

The purchase, cancellation, rescheduling, and final-sale rules for digital products and services.

ALL SALES ARE FINAL

The Company does not offer refunds for digital products or purchased services simply because a customer changes their mind, does not like the product or service, decides it was not helpful, expected something different, did not use it, failed to read the description, or did not achieve the result they hoped to achieve. The only exception is where a refund or other remedy is required by applicable law.

1. Digital Products: No Refunds

Digital products are delivered by immediate or prompt electronic download or access. Because access to the intellectual property is provided as soon as the purchase is completed, digital-product purchases are final and nonrefundable.

A refund will not be provided because:

- You changed your mind after purchasing.
- You do not like the workbook, guide, template, PDF, or other digital product.
- You believe the product was not helpful to you personally.
- You expected different information despite the product description.
- You did not read the description, product details, format, or requirements before purchasing.
- You downloaded or accessed the product and later decided you no longer wanted it.
- You did not complete, use, print, or implement the product.
- You did not obtain a particular personal, business, income, or financial result.
- Your device, software, printer, or personal technology setup does not work as expected, provided the delivered file itself is functional.

If a digital file is corrupted, inaccessible, or was not delivered because of a verified technical issue, contact the Company. The Company may restore access, resend the file, or provide a working replacement. A technical access issue does not by itself convert the purchase into a refundable transaction.

2. Private Services: No Refunds or Cancellations

All private consultations, coaching sessions, classes, workshops, and other reserved services are nonrefundable. A booking reserves limited time and availability that another client could otherwise have used, including where a waitlist exists.

You may not cancel a private service for a refund. If you can no longer attend, your remedy is the one-time rescheduling option described below.

3. One-Time Rescheduling

- Each private-service booking may be rescheduled one time only.
- Rescheduling is subject to the Company's available appointment times.
- Once the appointment has been rescheduled, that reschedule opportunity has been fully used.

- If you later cannot attend the rescheduled appointment, request another change, or choose not to attend, no refund will be issued.
- To receive another appointment after the one permitted reschedule has been used, you must make and pay for a new booking.

4. Missed Appointments and No-Shows

A missed appointment or no-show is treated as a used reservation. No refund is issued. If the booking had not previously been rescheduled, the Company may choose whether a remaining one-time reschedule is available based on the circumstances and booking system; nothing in this paragraph creates a guaranteed additional remedy.

5. Company-Initiated Changes

If the Company must move a scheduled private service, the Company will offer a reasonable alternative date or service credit. A Company-initiated change does not count against your one permitted client reschedule. If applicable law requires a different remedy, the legally required remedy will be provided.

6. Classes and Workshops

Class and workshop purchases are also final and nonrefundable. If a class or workshop is moved by the Company, your registration may be transferred to the new date or another available offering. If a participant cannot attend, any rescheduling or transfer option is limited to what is specifically stated for that offering.

7. Dissatisfaction Is Not a Refund Basis

Products and services are subjective and depend heavily on the customer's goals, participation, expectations, effort, implementation, and circumstances. Dissatisfaction, disagreement, nonuse, or the absence of a desired result does not create a refund right.

8. Read Before You Purchase

You must be 21 years of age or older to purchase any product or service. You are responsible for reviewing product descriptions, service descriptions, session length, delivery format, requirements, pricing, and these policies before completing payment. If you have a question about what is included, contact the Company before purchasing.

9. Acknowledgment at Purchase

By completing a purchase, you acknowledge and agree that: (a) you are at least 21 years of age; (b) digital products may be made available immediately; (c) all sales are final except where law requires otherwise; (d) private services are nonrefundable; (e) private services may be rescheduled one time only; and (f) no specific result is promised or guaranteed.

10. Contact About a Purchase

For a verified technical-access issue, scheduling question, or billing concern, contact the Company through NaishaBMaldonado.com.

Final Acknowledgment

These policies are intended to make the Company's purchase, privacy, and service expectations clear before a customer pays. Customers should review the applicable product or service description together with this document before completing a transaction.

PUBLISHING CHECKLIST

Before placing this document on your website, confirm that the business name and website contact information are current, make the 21+ purchase requirement and no-refund rule visible before payment, and have a New York-licensed attorney review the final version if you want legal advice tailored to your exact business structure, website technology, customer locations, and Dominican Republic operations.

Naisha B. Maldonado, MBA

Website Policies & Customer Terms

SECTION 04 | SUPPLEMENTAL CUSTOMER TERMS

Liability & Customer Protections

Addendum version: October 11, 2026. Supplements the original policies effective August 24, 2026. The original 12 pages are retained unchanged.

IMPORTANT: Sections 3-6 below limit certain recoverable damages only where the law permits. Read the limitations and their exceptions before purchasing.

1. Application, acceptance, and order of terms

This addendum forms part of the Website Policies & Customer Terms only for purchases for which it is clearly made available before payment and the customer affirmatively accepts it. It applies prospectively; posting it does not change an earlier purchase, an existing dispute, or rights already accrued.

Mandatory law controls first. Specific purchase terms or a separately signed agreement remain effective. For other inconsistencies, this addendum controls over the original policies. It does not retract an express product description, a specific promise, or a legal right that cannot be waived.

2. Parties protected; accurate business identity

Where Naisha B. Maldonado supplies a purchase in her individual capacity under NaishaBMaldonado.com, references to the Company include her personally in that capacity. The term Company does not itself represent that a corporation, LLC, or separate legal entity exists.

Where lawful, the protections below also benefit persons acting on the Company's behalf in delivering the purchased product or service, solely for conduct within that role. They share the same aggregate limit and exceptions; this provision creates no corporate immunity or exemption for personal wrongdoing.

3. Purchase-price limit on recoverable damages

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, AND SUBJECT TO SECTION 6 BELOW, THE TOTAL AGGREGATE MONETARY LIABILITY OF THE COMPANY AND THE PERSONS IDENTIFIED IN SECTION 2 TO A CUSTOMER FOR CLAIMS ARISING FROM A PURCHASE WILL NOT EXCEED THE TOTAL AMOUNT THAT CUSTOMER ACTUALLY PAID THE COMPANY FOR THE SPECIFIC PRODUCT OR SERVICE GIVING RISE TO THOSE CLAIMS.

This limit covers contract, warranty, and ordinary-negligence claims only where such claims may lawfully be limited. It limits recovery in covered claims; it does not prohibit filing a claim, create an automatic refund, or promise that a court will enforce the limit.

SECTION 04 | SUPPLEMENTAL CUSTOMER TERMS

Limits, Calculations & Exceptions

4. How the purchase-price cap is calculated

The cap is based on the amount actually paid after discounts for the affected product or service, not the customer's anticipated earnings, savings, future business value, or other hoped-for results. It is one combined cap for the same customer's claims concerning that purchase, not a separate cap for each legal theory, communication, or protected person.

For a bundle or prepaid service package, use the total amount paid for that bundle or package unless separate component prices were disclosed and agreed before payment. If a dispute directly concerns more than one purchase, the cap is the combined amounts actually paid for those affected purchases. Unrelated purchases are not included.

This addendum does not create a zero-dollar damages cap for free website use or impose a cap shared among different customers. Payments may be credited against recovery for the same loss only where lawful; there is no duplicate recovery for the same loss.

5. Excluded categories of damages

Subject to Section 6, and only where enforceable, the Company and the persons identified in Section 2 are not liable for indirect, incidental, special, consequential, exemplary, or punitive damages, or consequential lost profits, lost business opportunities, business interruption, or loss of data arising from a purchase, even if the possibility of those losses was discussed. This supplements Section 02, paragraph 15 of the original policies.

6. Mandatory exceptions and preserved rights

These exceptions override every liability limit, warranty disclaimer, indemnity, final-sale rule, dispute provision, or other conflicting statement anywhere in this document.

Nothing in these policies excludes or limits liability for fraud or fraudulent misrepresentation, willful misconduct, gross negligence, or reckless wrongdoing. Nothing excludes or limits liability for death or personal injury, or any other liability, where doing so is prohibited by law.

Non-waivable consumer, privacy, data-protection, statutory warranty, refund, cancellation, and other legal rights remain intact. The cap does not restrict statutory damages, penalties, attorney's fees, court sanctions, or other remedies to the extent they cannot lawfully be restricted. It does not bind a regulator, eliminate regulatory enforcement, or bar legally available injunctive relief.

Where mandatory law prohibits a liability cap or exclusion for a transaction or claim, the prohibited term does not apply. This includes applicable Dominican Republic consumer protections. A New York governing-law or forum clause does not override mandatory protections or forums available under applicable law.

SECTION 04 | SUPPLEMENTAL CUSTOMER TERMS

Scope of Guidance & Customer Decisions

7. Educational scope; independent decisions

The purchased description defines the deliverables, session length, access, and included support. Examples, personal experiences, testimonials, and possible outcomes illustrate the material; they are not a promise of employment, income, business growth, investment returns, immigration status, health improvement, or personal transformation.

Unless expressly included in an accepted purchase description or separate written agreement, a purchase does not include ongoing coaching, unlimited support, done-for-you implementation, application submission, or continuing supervision. No lifetime access, revision, or update service is promised unless specifically stated before purchase. Existing express promises remain enforceable.

8. No licensed-professional or fiduciary engagement

Educational consulting or coaching does not, by itself, establish an attorney-client, medical, psychotherapeutic, investment-adviser, tax-adviser, fiduciary, partnership, employment, or agency relationship. An academic credential is not a representation of a professional license. These statements do not eliminate duties that the law actually imposes.

Customers must seek appropriately licensed advice for legal, tax, medical, mental-health, investment, immigration, or other regulated matters. Educational exercises are not diagnosis or treatment and should not replace necessary professional care. Customers may decline an exercise they consider inappropriate and discuss suitable alternatives.

9. AI, company directories, and external information

AI-generated content may be inaccurate, incomplete, outdated, or unsuitable. Customers should review outputs, verify facts and requirements, and ensure that applications and other materials accurately reflect their own experience. Do not submit confidential third-party information or sensitive personal data to an AI service without appropriate authorization and safeguards.

Company directories identify businesses to research, not guaranteed vacancies or job offers. Hiring, pay, eligibility, work authorization, remote-work location rules, and third-party terms may change. Remote work does not necessarily permit working from any country. Unless expressly stated, the Company is not affiliated with or endorsed by listed employers or external platforms.

Travel, residency, tax, property, school, business, and financial information also require independent verification with current official sources and qualified professionals. The Company does not control an employer's, government's, platform's, or financial market's decisions.

SECTION 04 | SUPPLEMENTAL CUSTOMER TERMS

Customer Duties & Delivery

10. Customer cooperation and truthful information

Customers are responsible for providing accurate information, protecting their credentials, reviewing stated software requirements, attending booked sessions, and deciding whether and how to implement educational material. These responsibilities do not excuse misleading descriptions, defective delivery, or any breach of a non-waivable duty by the Company.

11. Delivery problems and an opportunity to correct

For an inaccessible, corrupted, incorrect, or missing file, contact the Company through NaishaBMaldonado.com with the order details and a description of the problem. Where appropriate, allow a reasonable opportunity to restore access, resend the correct file, or supply a working replacement. Avoid sending payment-card credentials or other unnecessary sensitive information.

This repair process is not an exclusive remedy and does not postpone or remove a mandatory refund, statutory deadline, payment-dispute right, or other legal remedy. The original final-sale rules continue to apply to change of mind, nonuse, or dissatisfaction only to the extent permitted by law.

12. Events outside reasonable control

To the extent permitted by law, the Company is not responsible for delay directly caused by events beyond its reasonable control, such as severe weather, public emergencies, widespread power or telecommunications failures, or third-party platform outages, provided it uses reasonable efforts to reduce the disruption and communicate material changes.

The Company may offer a reasonable alternative delivery method or appointment. A Company-initiated change does not use the customer's one permitted reschedule. These terms do not allow indefinite nonperformance or replacement of a legally required refund with a compulsory credit.

13. Proportionate suspension for misuse

The Company may reasonably suspend affected access or a session to address credible fraud, unauthorized distribution, unlawful activity, threats, or material disruption. Where appropriate and safe, it will explain the issue and allow a reasonable chance to correct it. Suspension must be proportionate and does not remove any legally required refund or other remedy.

An honest negative review, good-faith complaint, lawful payment dispute, or report to a regulator is not grounds for a penalty or retaliatory suspension under this provision.

SECTION 04 | SUPPLEMENTAL CUSTOMER TERMS

Third-Party Claims & Disputes

14. Limited third-party indemnification

Section 02, paragraph 16 of the original policies applies only, and to the extent lawful, to third-party claims caused by the customer's unlawful conduct, infringement of another person's rights, or unauthorized redistribution or commercial exploitation of Company materials. Covered amounts must be reasonable, documented, and attributable to that conduct.

It does not apply to a customer's own good-faith claim against the Company, an honest review, or losses caused by the Company's negligence, wrongdoing, or legal noncompliance. It does not require reimbursement of the Company's legal fees merely because a customer brings or loses a claim.

The Company will give reasonably prompt notice of a covered third-party claim, allow reasonable participation in the defense, and take reasonable steps to reduce loss. No settlement requiring a customer payment or admission may be imposed without that customer's written consent, not unreasonably withheld where the indemnity lawfully applies.

15. Good-faith resolution of concerns

Either party may request an informal review before litigation. Customers may use the website contact form and include their order reference, the relevant facts, and the resolution requested. The Company will make reasonable efforts to review the concern and respond. The parties may voluntarily discuss a resolution for up to 30 days or another agreed period.

This process is not a condition of access to a court, regulator, statutory remedy, urgent relief, or lawful chargeback. It does not shorten, suspend, or extend a filing deadline unless separately and validly agreed. Mediation or arbitration may be used only through a separate, valid agreement; this addendum does not require either.

16. Forums, legal costs, and consumer communications

The original New York governing-law and court provisions remain subject to mandatory law, including any consumer's non-waivable right to use another competent court or a small-claims procedure. This addendum creates no class-action waiver or jury-trial waiver.

Each party bears its own legal costs unless applicable law, a court order, or a valid written settlement provides otherwise. Mandatory fee awards and remedies remain available. Nothing restricts honest reviews, reports to authorities, cooperation with an investigation, or good-faith exercise of consumer or payment rights.

SECTION 04 | SUPPLEMENTAL CUSTOMER TERMS

Agreement & Acceptance

17. Complete agreement; future changes

For an accepted transaction, the applicable purchase description, any separately agreed written terms, and these policies form the agreement. This provision does not exclude liability for misleading statements or erase legally enforceable representations. Informal examples do not add deliverables unless the Company actually agrees to provide them.

Future policy revisions apply to future transactions after appropriate notice and acceptance. A material change to an existing purchase requires any additional agreement required by law; continued browsing alone does not retroactively accept this addendum.

18. Severability, survival, and no implied waiver

If a provision is invalid, it will not be applied. The remaining independent provisions continue only to the extent the agreement can lawfully remain effective. Severability does not require a court to rewrite an unlawful term. Lawful intellectual-property restrictions, accepted liability provisions, and applicable dispute terms survive completion or termination. A failure to enforce a term once does not automatically waive it later.

19. Acknowledgment before payment

By giving affirmative assent before payment, you confirm that you are at least 21, have had access to the complete policies and purchase description, and accept the applicable purchase and service terms, including the purchase-price liability cap and its mandatory exceptions. You acknowledge the Privacy Policy and understand that no particular result is guaranteed.

Questions or purchase concerns: use the contact form at NaishaBMaldonado.com. No acknowledgment waives rights that applicable law makes non-waivable.