ORI LATTER / PURCHASE TERMS

General Terms of Service

For purchases made through Stripe or another checkout operated by Ori Latter, including one-to-one work, groups, workshops, events and digital resources.

Last updated: 9 November 2026
Service provider: Ori Latter, sole trader
Email: ori@orilatter.com
Website: orilatter.com
Business correspondence address: Lewes, UK

Please read before buying. These are general purchase terms. The description, dates, delivery arrangements, price, payment plan and any specific cancellation or guarantee terms shown for the product or service at checkout also form part of your agreement. A separate signed client working agreement may apply to individual or longer-term work. Any specific terms that were clearly provided before purchase take priority over these general terms where they differ. Your statutory rights always take priority.

1. Who these terms apply to

"We", "us" and "our" mean Ori Latter. "You" means the person or organisation purchasing a service or product. These terms cover purchases made online through our payment links or checkout, unless a separate agreement expressly governs the purchase. They are intended primarily for purchasers in the United Kingdom. If you buy on behalf of an organisation, you confirm that you have authority to do so.

2. What you are buying

Each offer page or checkout sets out what is included, such as session numbers, session length, start dates, access periods, materials and any limits on participation. Please review those details before paying. We will provide the purchased service or product with reasonable care and skill. We will send or make available a saveable confirmation of the purchase and its terms. We do not promise a particular personal, professional, financial or health outcome.

Where an order requires a suitability conversation, an intake form or agreement to professional boundaries, we will explain this before starting. If the service is not suitable, we will explain our decision and offer an appropriate refund for any service not provided.

3. Prices and payment

The amount, currency, applicable taxes and any available payment plans are shown before you confirm your order. Payment is processed by Stripe and, where selected and available, by an additional provider such as Klarna. The relevant payment provider may apply separate payment or finance terms, which you should read before choosing that method.

If a product is sold for a fixed total price in instalments, the instalments are payments towards that single purchase, not a monthly membership that can be ended simply by stopping a payment mandate. The full number of instalments, amounts and due dates must be displayed before purchase. Stopping a card instruction or Direct Debit does not, by itself, settle any balance that is lawfully due. Your cancellation and consumer rights remain unaffected.

We may pause access to further services if a payment is overdue, after giving reasonable notice, provided doing so is lawful and fair. We will not charge undisclosed fees or collect additional payments without an agreed basis.

4. Bookings and delivery

Services may be delivered online, by telephone or in person, as described in the booking. Joining instructions, access details or appointment information will be sent to the email address supplied at checkout. You are responsible for providing accurate contact details and, for online sessions, a suitable internet connection and private space.

For private one-to-one counselling and coaching sessions, please give at least **48 hours' notice** if you need to cancel or request a change. We will try to agree a new appointment where reasonably possible. If suitable rearrangement is not possible after timely notice, any payment for that undelivered session will normally be credited or refunded, subject to any separately agreed and fair booking terms.

If you cancel with less than 48 hours' notice or do not attend, the session fee may remain payable where a charge is fair and proportionate in the circumstances, including the time reserved and whether it can reasonably be offered to another client. We may make reasonable exceptions, including in unforeseen circumstances. We will not impose an unfair automatic penalty. These arrangements do not remove any statutory cooling-off rights, and a separate individual client working agreement may set out additional terms.

5. Programmes, groups, workshops and events

For a fixed-length programme, you are buying the programme described at purchase, rather than membership on a session-by-session basis. Missed group meetings do not automatically create a right to a replacement place or a partial refund where we have provided the agreed session. Any recordings or catch-up arrangements will be specified in the offer; they should not be assumed.

An event or programme may have minimum attendance numbers. If we cancel because a minimum is not reached, we will offer either an appropriate alternative date or a refund for what we cannot supply. If we must make a material change to dates, venue, format or content, we will explain the options, including any refund rights applicable to the change.

Group programmes, workshops, retreats and date-specific events may each have their own attendance, booking, transfer, postponement and cancellation terms. Those conditions will be clearly displayed before purchase and will apply alongside these general terms; the 48-hour individual appointment rule does not automatically apply to them. Where the law provides an exception for certain date-specific leisure services, it applies only if the particular booking qualifies.

6. Your statutory right to cancel an online purchase

If you buy as a consumer at a distance, you will generally have a right to cancel a service contract within 14 days after the day the contract is made, without giving a reason. Different rules and statutory exceptions can apply to particular goods, digital content and certain date-specific services. This section does not reduce your legal rights.

To cancel, send a clear email to **ori@orilatter.com** identifying your purchase and stating that you wish to cancel. You may use the model cancellation notice at the end of this document, but you do not have to.

As services may start within 14 days of purchase, we will request your **express agreement to early performance separately** where the law requires it. If you expressly request that we begin a service during the cancellation period and later cancel within that period, we may be entitled to charge a proportionate amount for services already supplied, where the legal conditions are met. If a service is fully performed during that period after the legally required request and acknowledgement, the statutory right to cancel that service may end.

For digital content supplied immediately, such as a downloadable guide, the 14-day cancellation right may end when supply begins, but only where you have given the required express consent and acknowledgement and we have met the legal confirmation requirements. If a purchase includes both services and digital materials, the legal position depends on the actual supply and contract arrangements. **Acceptance of these general terms alone is not a substitute for the separate consents required by law.**

7. Refunds and promotional guarantees

In addition to statutory rights, an individual offer may include a trial, satisfaction promise or refund guarantee. Any such promise applies only to the product or service on which it is expressly advertised, for the stated period and subject to its clearly displayed conditions. It does not automatically apply to other purchases.

Outside a statutory cancellation right or an advertised guarantee, we assess refund requests fairly, taking account of the service already delivered, costs reasonably incurred, the terms disclosed at purchase, the possibility of filling a reserved place and any failure on our part to provide what was agreed. A blanket “no refunds” policy does not override consumer law.

Where a refund is due following valid exercise of the statutory cancellation right, we will make it without undue delay and normally **within 14 days after you notify us of your cancellation**, subject to any applicable legal rules. We will not charge a fee for a statutory refund.

Approved refunds are normally returned through the original payment method unless you expressly agree otherwise. Where Klarna or another provider was used, its refund processing and repayment adjustments may apply. A provider may take additional time to display the refund.

8. Subscriptions and continuing services

If we offer a genuine recurring subscription or membership, its price, billing frequency, minimum commitment (if any), renewal method and how to end it will be disclosed clearly before purchase. We will comply with applicable subscription law, including requirements about reminders and cancellation where relevant. A fixed instalment plan for a defined programme should not be presented as an indefinite subscription.

9. Digital materials and intellectual property

Unless the offer says otherwise, purchased recordings, workbooks, downloads, exercises and course materials are for your own personal or internal organisational use. You receive a limited, non-exclusive licence to access and use them for that purpose. You must not resell, reproduce publicly, distribute, upload for public access or teach from the materials as your own without prior written permission. Your statutory rights in digital content remain unchanged.

Please keep copies of materials made available for download within any stated access window. If a technical problem prevents access to a purchased digital item, contact us so we can put it right or provide the remedy required by law.

10. Privacy, confidentiality and recordings

Personal information is handled in accordance with our separate privacy notice: https://www.orilatter.com/#privacy. This document is not a privacy notice. Personal information connected with payment processing may be handled by Stripe and any payment method you choose. Information relating to counselling or other sensitive matters may require additional privacy and confidentiality arrangements in a client agreement. We will provide or update privacy information as needed to cover our actual processing activities.

We ask participants in groups to respect other participants’ privacy and not to share personal stories outside the group. However, we cannot guarantee what another participant may disclose. Please share only what you are comfortable discussing in a group setting.

You must not record, photograph or publish a private session, group discussion or another participant without appropriate permission. We will tell you before any session is recorded and obtain the permissions required for that recording.

11. Wellbeing, professional boundaries and conduct

Our coaching and educational services support reflection, learning and action. They are not a substitute for medical, psychiatric, legal or financial advice. Counselling services, where purchased, are delivered within the relevant professional working agreement. We do not provide an emergency or crisis-response service. In an emergency in the UK call 999; for urgent NHS help in England use NHS 111.

Participants are expected to treat others respectfully, maintain appropriate boundaries and attend without being impaired by alcohol or non-prescribed drugs. We may take proportionate action, including ending participation, where behaviour is threatening, abusive, seriously disruptive or unsafe. Any refund or charge following termination will be assessed fairly, taking account of the circumstances and your statutory rights.

12. If we need to cancel, change or stop a service

If we cancel a service or cannot deliver a material part of what was agreed, we will offer a suitable rearrangement or the appropriate refund or other remedy. We will communicate significant changes as soon as reasonably possible. Events outside our reasonable control may require changes to delivery, but this does not remove rights you have under consumer law.

13. Responsibility and liability

We are responsible for providing services with reasonable care and skill and for meeting our legal obligations. You remain responsible for decisions you make in your own life or business. Nothing in these terms excludes or limits liability for death or personal injury caused by negligence, fraud, or any other liability or consumer right that cannot legally be excluded or restricted.

14. Questions, complaints and disputes

For help with a booking, a cancellation, a refund or a complaint, email **ori@orilatter.com** with your order details. We will acknowledge and try to resolve concerns promptly and fairly. Where a separate professional complaints process applies to counselling or other regulated work, the relevant agreement will explain it. We will not prevent you from using lawful complaint, dispute or consumer-protection procedures.

15. Changes and governing law

We may update these general terms for future purchases. The version supplied or made available at the time of your order will normally govern that order, unless a lawful change is agreed. These terms are governed by the law of England and Wales, without depriving consumers resident elsewhere in the UK of any mandatory protections or court rights they have under applicable law.

Model cancellation notice

You can cancel simply by emailing us. This optional form is provided for convenience where a statutory cancellation right applies.

To: Ori Latter, ori@orilatter.com
I hereby give notice that I cancel my contract for the following service or digital content:

Product or service: _____
Ordered on: _____
Your name: _____
Your address: _____
Date: _____