

# Terms of Use

**Last updated:** 11 March 2026

These Terms of Use (“Terms”) govern your access to and use of the website, services, and educational platforms operated by Capital C (“we”, “our”, or “us”).

By accessing or using this website, these services or this educational platform, you agree to be bound by these Terms. If you do not agree with these Terms, please do not use this website, these services or this educational platform.

## 1. Use of the Website, Services, Educational Platform

This website is provided for informational purposes to allow visitors to learn about our services, and book discovery calls, coaching sessions or training sessions.

You agree to use the website, the services and the educational platform only for lawful purposes and in a manner that does not infringe the rights of others or restrict their use of the website, the services or the educational platform.

You must not:

- Use the website, services or educational platform in any way that violates applicable laws or regulations
- Attempt to gain unauthorized access to the website, services or educational platform
- Introduce viruses, malware or other harmful technologies to the website, services or educational platform
- Use the website, services or educational platform for fraudulent or harmful purposes

## 2. Services

Capital C provides coaching, training and related services around personal finance and investing.

Information provided on this website, through our services or through the educational platform is for informational and educational purposes only and does not constitute regulated professional, legal, financial, investment or tax advice.

Participation in coaching or training sessions does not guarantee specific results.

## 3. Intellectual Property

All content on this website and in our services, including but not limited to:

- Text
- Graphics
- Logos
- Branding
- Website design
- Educational materials, worksheets, training materials and course content

is the intellectual property of Capital C unless otherwise stated.

You may not reproduce, distribute, modify, publish or commercially exploit any content from this website or services without our prior written permission.

#### **4. Third-Party Links**

This website may contain links to third-party websites. Our services may also involve the use of third-party platforms for scheduling or delivery of educational materials.

We do not control or endorse these websites and are not responsible for their content, policies or practices.

Accessing third-party websites is done at your own risk.

#### **5. Limitation of Liability**

To the fullest extent permitted by applicable law, Capital C shall not be liable for any indirect, incidental, consequential or special damages arising from or related to:

- Use of this website, the services or the educational platform
- Inability to use the website, the services or the educational platform
- Reliance on information provided on the website, the services or the educational platform
- Services offered through the website

Use of the website, the services and the educational platform is at your own risk.

Nothing in these Terms shall exclude or limit liability where such limitation is not permitted under applicable law.

#### **6. Availability**

We make reasonable efforts to keep the website, the services and the educational platform available and functioning properly. However, we do not guarantee uninterrupted or error-free operation.

We reserve the right to modify, suspend or discontinue any part of the website, the services and the educational platform at any time without notice.

#### **7. Privacy**

Your use of this website, the services or the educational platform is also governed by our Privacy Policy, which explains how we collect and process personal data.

#### **8. Changes to These Terms**

We reserve the right to update these Terms at any time. Any updates will be posted on this page with the revised "Last updated" date and will take effect immediately upon their posting on the website.

Your continued use of the website, the services or the educational platform after changes are posted constitutes acceptance of the revised Terms.

#### **9. Governing Law**

These Terms shall be governed by and construed in accordance with the laws of Estonia.

#### **10. Termination Clause**

We reserve the right to suspend or terminate access to the website, services or educational platform if these Terms are violated.

#### **11. Contact Information**

If you have questions about these Terms, you may contact us at:

Email: [info@withcapitalc.com](mailto:info@withcapitalc.com)

Company: Capital C

Jurisdiction: Estonia