

AGREEMENT FOR SKILL STACKS PROGRAM PURCHASE

This Agreement (“Agreement”) is entered into between you (“Client”) and Arcian Holdings Limited DBA Skill Stacks (“Company”). By making a purchase, you acknowledge and agree to the terms outlined below. This Agreement clarifies the rights and responsibilities of both parties, ensuring that the products and services promised by Skill Stacks are delivered.

1. Acceptance of Terms in Lieu of Signature

By completing the payment for the Skill Stacks program, you, the Client, acknowledge and accept all terms and conditions within this agreement. This acceptance is legally binding and equivalent to a signed written contract. The Client’s electronic acknowledgment of these terms, whether by checkbox or other digital affirmation, serves as a digital signature, committing you to abide by all terms herein.

2. Documentation of Terms Acceptance

By purchasing this program and accepting these terms, the Client agrees they have read, understood, and accepted each provision in this Agreement. It is recommended that the Client print or save a copy of these terms and conditions as a record of their commitment and acknowledgment. This document serves as a permanent record of the Client’s acceptance of all terms related to payment, program participation, and revenue guarantee conditions.

3. Immediate Access and No-Refund Policy

Upon purchasing any Skill Stacks program, you will receive immediate access to program content and resources. Due to the digital delivery and our commitment to providing value upfront:

- All sales are final. No refunds will be issued, even if the Client fails to access or utilize any part of the program.
- By completing your purchase, you affirm that you:
- Fully understand and accept the no-refund policy.
- Confirm that no refund requests will be honored, including if you choose not to access any content or attend mentorship sessions.

4. Exclusions

Refunds are not applicable under the following conditions:

- Failure to complete 100% of the course content.
- Refund requests submitted more than 60 days after program completion.
- Inability to demonstrate active application of program materials.
- General dissatisfaction without meeting refund criteria outlined in this Agreement.

5. Product Fulfillment

Skill Stacks is fully committed to delivering the program as described, ensuring all promised content, resources, mentorship, and support are made available to you. This Agreement ensures that Skill Stacks upholds its responsibility to provide access to the program and community while you commit to engaging with and applying the program's teachings.

6. 90-Day Revenue Guarantee Terms

Clients who invest in this program are eligible for a \$10,000 Revenue Guarantee (inclusive of advertising costs, cost of goods, profit, and transaction fees) within the first 90 days of enrollment. Should the Client fail to reach this revenue target during the specified time frame, coaching and support will continue at no additional cost until the goal is achieved, under the following conditions:

Eligibility for the Revenue Guarantee

- **Full Implementation Required:** The Client must implement every strategy, technique, and instruction as outlined in the program and provided by the coaches.
- **Verification of Efforts:** Coaches retain the exclusive right to determine if the Client has fully and truthfully applied all aspects of the program. The Client agrees to provide any requested documentation, reports, call recordings, or access to advertising platforms and accounts to verify adherence to program guidelines.
- **Timely Engagement:** The Client is required to attend all coaching sessions, complete all assignments on time, and participate in program activities as outlined. Failure to do so voids eligibility for the guarantee.
- **Transparency and Honesty:** All progress reports, performance data, and communications must be accurate. Any misrepresentation will result in immediate disqualification from the revenue guarantee.
- **Exclusive Use of Provided Methods:** The Client must use only the strategies, processes, and techniques taught within the course and avoid using outside methods that could impact performance. Any deviation from the prescribed methods without prior coach approval voids the guarantee.

7. Refund Process Requirements

To qualify for the \$10,000 Revenue Guarantee or any other refund consideration, the Client agrees to fully engage in all aspects of the Skill Stacks program and demonstrate consistent application of the course content. The Client's eligibility for any refund requires:

- **Completion of a documented one-on-one Zoom call with a Skill Stacks Team Member to discuss their experience.**

- Submission of evidence of completed work as outlined in the program, including but not limited to completed worksheets, client outreach logs, engagement records, and program deliverables.
- Adherence to all steps, timelines, and participation requirements as set forth by Skill Stacks.

This refund policy is strictly enforced to ensure compliance with program standards. Any failure to meet these conditions will result in a loss of refund eligibility, as determined solely by Skill Stacks.

8. Refund and Chargeback Waiver Agreement

All payments under this Agreement are non-refundable, subject only to the revenue guarantee conditions. By accepting these terms, the Client explicitly waives any right to seek a refund, chargeback, or dispute outside the outlined refund process. Initiating a chargeback or similar action is considered friendly fraud and a breach of contract. Skill Stacks reserves the right to pursue reimbursement for any costs incurred from unauthorized disputes, including legal fees, collection fees, and associated recovery costs.

Any unauthorized chargeback or dispute will result in the immediate revocation of all program benefits, including coaching access and program support. Clients initiating a chargeback or dispute may be reported to relevant credit agencies or debt collection services.

9. Friendly Fraud Waiver

The Client acknowledges that filing a chargeback or dispute without following the refund request process constitutes friendly fraud. Skill Stacks retains the right to recover damages from unauthorized disputes and take legal action to enforce these terms. By agreeing, the Client acknowledges that such actions violate this Agreement, forfeiting any right to refunds, ongoing support, and future program benefits.

10. Coaches' Discretion and Final Decision

The coaching team holds full and final authority to determine whether the Client has genuinely met the criteria of full implementation, participation, and honesty required to qualify for the revenue guarantee. If the coaches find incomplete compliance, the guarantee is null and void, and no further coaching or refunds will be provided.

11. Skill Stacks 5-Step System

Our program follows a proven methodology designed to elevate you to success:

1. Devour the Fundamentals: Core principles taught through the lens of a 7-figure entrepreneur.

2. Transcend Who You Are: Mindset-driven training to help you break free from limitations.
3. Practical Application: Learning by doing to drive real results.
4. Carve Out Your Empire: Build an ecosystem to dominate your industry.
5. Put It All Together: Integrate all you've learned to take control of your future.

12. Programs Offered

- The Agency Course: Learn to build a service-based agency or consulting business.
- CourseGuru: Master marketing and use psychology to sell information online.
- Genius: Exclusive mastermind for those aiming to scale to 7 figures and beyond.

13. Results and Commitment

Skill Stacks has helped over 8,000 people worldwide, with over 1,000 testimonials of success. By joining, you commit to a minimum 3-month transformation for your business, future, and financial situation. Success is dependent on the Client's dedication to implementing our teachings.

14. Support

Upon enrolling, you will receive:

- A personalized 1-on-1 onboarding call that is custom & bespoke to you & your goals, circumstances, and situation.
- Daily support from the team and community in our Discord.
- Exclusive entry into a global network of entrepreneurs.

15. Guarantee

If you commit to our process and do not see a return on investment after applying what you've learned, we will work with you until you do. If you are not fully committed to implementing our advice, this program may not be suitable for you.

16. Commitment and Responsibility

By enrolling in Skill Stacks, you agree to take full responsibility for your participation and outcomes. Skill Stacks reserves the right to remove any participant who fails to follow through or disrupts the community.

17. Non-Disparagement

During and after your engagement with Skill Stacks, you agree not to make disparaging remarks about Skill Stacks, its subsidiaries, or representatives. Similarly, Skill Stacks will exercise

reasonable efforts to ensure all associated parties refrain from making disparaging statements about you.

Welcome to Skill Stacks! Let's build your success together.