



Website Terms & Conditions

Introduction

Hi there! This website, www.juliarenaud.com, is owned and operated by Julia Renaud trading as Money Energy Flow ABN: 77967276840. If you have any questions or need further information, please contact Julia:

By mail: 4/2 Coonara Ave, Mt Eliza VIC 3930

By email: info@juliarenaud.com

By phone: 0423 378 574

This document sets out the Terms and Conditions you need to be aware of when using this website. Please take a moment to read them, as they set out your important rights and obligations and at Money Energy Flow, I care about making sure we all know where we stand. When you visit this website, use my services or purchase my products you agree that you are over the age of 18 and willing to be bound by these Terms and Conditions. If you don't accept this agreement, you should not continue to visit this website or purchase from me.

All products and services advertised on this website are offered in compliance with Australian Consumer Law.

This site is designed to entertain and assist those who are looking to understand their money behaviour on a deeper level. Entrepreneurs, business owners, those who are self-motivated and self-empowered. You will get the most out of this website if you are someone who takes responsibility for your own behaviour and decision-making.

This website is not suitable for children, the mentally impaired, people with mental illness or behavioural syndromes of any kind, as you may not be able to appreciate the limitations on the information provided. In order to use the materials on this site properly, it is important that you are willing and able to take full responsibility for your own finances and decision-making, and for seeking professional advice and conducting further research before taking action.

General Disclaimer

On this website you will find:

- Blogs,
- Information about Money Energy Flow and my services

- Instructions for the Sacred Money Archetypes® Quiz; feedback videos and pdfs for quiz participants
- Hints and tips on how to overcome money blocks, how to budget and how to use the Barefoot Investor book as a resource
- I do not give financial information, but I write about Money & Energy, how they are linked and how to overcome money blocks
- Information about how money can cause stress and anxiety in your life, and how this can be dealt with. I use meditation techniques in my 1 to 1 sessions, which can be booked through this website.

This information is provided solely to educate my readers on how to be more empowered with their money. This also overlaps with the area of personal development.

My Rights & Responsibilities

I take lots of care to provide valuable information, but I cannot be responsible for the use that you make of that information. Please be aware that the generalised information I provide is not a substitute for specialist financial advice tailored to your individual circumstances.

I may modify the information provided on this website at any time, including altering or deleting it without notice.

There is no professional relationship formed between us unless you explicitly choose to work with me by purchasing my services or products. Any testimonials and promised results I may display on this website are based on my experience and those of my previous clients. They are not guarantees that anyone else will achieve the same results.

- I am a qualified BAS Agent and registered with the Tax Practitioners Board of Australia. (I have professional indemnity insurance as a bookkeeper/BAS Agent.)
- I am a qualified Yoga and Meditation Teacher and a registered member of Yoga Australia. (I have insurance for both yoga & meditation.)
- I am a licensed practitioner of Sacred Money Archetypes (a Kendall Summerhawk program) and pay an annual licensing fee in order to use their products and IP.

On this website, it is my intention to provide products and services that give you helpful information and tools to improve your relationship with money. My web designers and coders have endeavoured to create a high-quality product (the Sacred Money Archetypes® quiz) with a smooth customer interface. In delivering these services to you, I am careful not to step outside my field of expertise or skill. I provide you with information that I believe to be useful. I try to do so responsibly, and to the best of my ability, but I make it very clear that **I am not a financial advisor or a therapist**, and I do not claim to have expertise in areas that are beyond my skill-set. I am bound by the Code of Ethics of The Tax Practitioners Board and Yoga Australia.

From time to time you may disclose personal or sensitive information to me during our sessions. I take my responsibility to maintain client confidentiality over sensitive issues very seriously.

Visitor Responsibilities

As a visitor to this website you are responsible for making your own decisions and not handing over your power to me. The free information provided here is of general nature only, so please do not use it as the sole basis for your decision making. I strongly advise that you do your own research and seek independent, professional financial advice before making any important decision about your money and finances.

It is very important that you do not take anything I say as absolute financial advice, as I do not want you to make decisions that may not be good for you. It is also important to realise that my 1:1 sessions, while they may feel transformational, are not therapy or a substitute for therapy. If you have any mental health concerns or addictions, please consult your treating doctor before booking in to see me. If you experience any difficulties during or after a meditation session, you should seek immediate advice from a mental health professional.

Downloads

I offer files for download on my website, and whilst the utmost care is taken in the preparation and delivery of these files, I am not responsible for viruses or any other damage which might occur as a result of downloading material from this website.

My Products and Services

The following products and services are provided for you to use or purchase from my website. Please take a moment to read the information below before proceeding:

Sacred Money Archetypes® Quiz

This is an Interactive Quiz where you can find out your 1st money archetype for free. For \$39, you can purchase the videos & pdfs on all your Top 3 archetypes plus access your full list of results. You will also have access to a membership site where you can log on at any time to view or download your results. This fun quiz helps you understand more about your behaviour in relation to money. There are instructions for using the quiz that come up once you click on the link. It should take about 8-10 mins. Your first answer is usually the right one. Go with your gut instinct.

Money Blueprint: Transform your Money Story

This is a free 30 min zoom chat where they get to meet me, ask questions, discuss your money story and explore what is potentially holding you back from the financial security you desire. It is

provided as a discovery call, for you to experience my work and decide whether you would like to work with me at a deeper and more transformational level.

Energy Unpack 1:1 Session

This is an intensive 60 - 90 minutes zoom session with me. I will lead you through a full guided meditation based on the chakras (energy centres in the body). You will give me feedback about what you felt, and what came up for you. Based on this feedback, we move to a process called Self-Inquiry Processing where we use statements to articulate what the feeling/ emotion is that you are carrying, with the aim of shifting some of that emotional blockage. In this session, you will experience the benefits of a full guided meditation and how this may help identify your money blocks and alleviate some of the anxiety and stress associated with these blocks.

Money Archetypes 1:1 session

This is an intensive 60 - 90 mins zoom session with me. We will engage in an in-depth discussion and reading of your Top 3 Sacred Money Archetypes®. I call this your 'Money blend' and we talk about how these influences may be playing out in your life.

Intellectual Property

The content of this website is protected by copyright. No portion of this website may be copied or replicated in any form without my written consent. All of the content provided here is for personal, non-commercial use only and may not be sold or used commercially in any way without written permission. However, you may freely share articles and blogs on social media as long as you reference me and link back to this website.

Sacred Money Archetypes® is a registered trade mark in the United States of America. It is used under licence. It is also an unregistered trade mark in Australia and may not be used for any purpose without written permission.

Payment Terms

I accept credit card through Stripe and Paypal. I do not have access to your credit card details. Please investigate the security policies of these service providers if you have any concerns.

Payment for the Quiz is made through a payment gateway with Stripe.

Payment for my 1:1 sessions are made through Paypal.

In the cases of direct email communications before session bookings, clients may be invoiced, in which case payment may also be made via bank deposit.

I do not offer Payment Plan options for either the Quiz or the 1:1 sessions. Payment must be made prior to using the product or service.

Delivery

Services are delivered via Zoom. You will receive confirmation of your booking via email shortly after you have booked. You will also receive a reminder 24 hours before and 1 hour before the session. All these emails will contain a link that you can click on to access the session. If you have not used Zoom before, you will be prompted to download the software beforehand. This generally does not take long, and you can access the link straight afterwards.

For 1:1 sessions, please make sure you are wearing comfortable clothing and are not feeling cold. Meditation is best done when the body feels warm and snug. It is very important to make sure you are in a private location and will not be disturbed. It can also be helpful to have notepaper and a pen handy in case you want to make any notes

Returns Policy

Sacred Money Archetypes® Quiz

There is a no refunds policy for the Quiz. Once you have undertaken the quiz and chosen the paid option you will receive immediate access to videos and pdfs relating to your money archetypes. There is no refund if you later change your mind, so please consider carefully before purchasing.

All 1:1 sessions

I understand that life happens, and sometimes appointments need to be rescheduled. However, late cancellations affect my business and other clients who may be able to use that appointment time. I rely on you to respect this! If you need to reschedule or cancel your appointment, please do so as early as possible to avoid additional fees. Thanks for your understanding.

Appointments can be rescheduled via my calendar up to 24 hours prior to the booked time. If you need to reschedule after this time, please email me at info@juliarenaud.com as soon as possible and I will do my best to accommodate you at a time that works for us both.

Sessions cancelled within 24 hours will receive a 50% refund of the session cost.

Sessions cancelled within 12 hours or no shows will receive no refund.

Late arrival for a session will result in a shorter session with the session concluding at the usual time.

Refunds due will be processed within 7 days of your cancellation.

All refunds will be less an administration fee of \$25 and any transaction fees.

Consumer Guarantees

It is possible that you may experience minor interruptions to my service, such as:

- Electronic download issues with pdfs and difficulty accessing videos
- Internet cutting out during a Zoom call, or
- If I am unable to attend a scheduled meeting due to illness.

If there is an interruption to our service due to a technical issue, I will contact my IT team to repair any download issues as soon as reasonably possible.

If I am unable to attend a scheduled Zoom session due to illness or unforeseen circumstances, I will give you as much notice as possible and re-schedule for a mutually convenient time as soon as reasonably possible. If a session does have to be postponed due to my personal circumstances, you will be offered an additional 30 min session for free.

In the event that you feel a major issue with my products or services has occurred, please contact me and explain the issue as clearly and calmly as possible, I will do my best to work with you to find a mutually acceptable solution.

Visitor Information

I have a policy of respectful communication. Please be mindful of this when posting comments on my blogs or interacting with others in the membership area. It is unacceptable to use statements that belittle or attack another person. I reserve the right to delete any comments that are rude, offensive or deemed not appropriate.

I offer a membership area for those who purchase their complete quiz results. You will be able to access this area via your user name (email) and a personal password set by you. This access is available for the life of the product. You will only be able to access your own details and no one else's.

Jurisdiction & Dispute Resolution

Julia Renaud trading as Money Energy Flow is located in Victoria, Australia. This agreement is subject to the governing law of Victoria, Australia.

If you have any issue or complaint arising out of the use of this website or the terms and conditions, you and I agree to make a genuine effort to resolve the dispute through negotiation and discussion.

If we are unable to resolve a dispute by negotiation and discussion within 14 days, we agree to proceed to mediation with the assistance of an accredited mediator who is independent of each of us. The mediator is to be appointed by agreement between us or, failing agreement within

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Money, Energy, Flow

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twenty-one (21) days of the first notification of the dispute, by a person appointed by the Chair of Resolution Institute, (ACN 008 651 232, Level 2, 13-15 Bridge Street, Sydney NSW 2000; telephone: 02 9251 3366, email: infoaus@resolution.institute) or the Chair's designated representative. The Resolution Institute Mediation Rules shall apply to the mediation. We agree to share the costs of mediation equally between us.

It is a condition precedent to the right of either of us to commence litigation other than for interlocutory relief that we have first offered to submit the dispute to mediation. Litigation is to be considered a last resort and may not be commenced until, in the opinion of the independent mediator, the potential for negotiation and mediation have been exhausted. This basically means that we agree not to go to court until we have really tried our best to work things out, and the mediator agrees that we are not going to resolve this on our own, so we need a judge to make the decision for us.