

Terms of Use

Effective date: August 31, 2026

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1. Acceptance of These Terms

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The Site is operated by Moriam Seriki ("Moriam Seriki," "we," "us," or "our").

2. Purpose of the Site

The Site provides information about professional experience, advisory and consulting services, perspectives and insights, and digital business resources. Certain resources may be offered for purchase or download through the Site.

Content is provided for general informational and professional-development purposes. Unless expressly agreed in a separate written engagement, use of the Site or its resources does not create a consultant-client, advisor-client, attorney-client, employment, fiduciary, or other professional relationship.

3. Eligibility and Account Responsibility

You must have the legal capacity to enter into a binding agreement to make purchases through the Site. If you use the Site on behalf of an organization, you represent that you have authority to bind that organization to these Terms.

If the Site allows you to create an account, you are responsible for maintaining the confidentiality of your login credentials and for activity occurring through your account. You agree to provide accurate and current information.

4. Purchases and Payment

Prices, product descriptions, included files, and other purchase terms are shown on the applicable product page at the time of purchase. Prices may change at any time before purchase. Taxes may be added where required by law.

Payments are processed through Wix and/or third-party payment providers made available at checkout. Your use of those payment services may also be subject to the provider's terms and privacy practices.

By submitting an order, you authorize the applicable payment provider to charge the payment method you provide for the total amount shown at checkout.

5. Digital Products and License

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The Site and digital products may address business transformation, workforce capability, training, competency assurance, compliance, organizational effectiveness, and related professional topics. They are designed to support sound business practice, but they are not a substitute for advice tailored to your organization, facts, contracts, workforce, operations, or jurisdiction.

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8. Refunds

Purchases are subject to the Refund Policy posted on the Site and incorporated into these Terms by reference. Because digital products are generally made available immediately, sales are normally final once access or delivery has occurred, except as stated in the Refund Policy or required by applicable law.

9. Acceptable Use

You agree not to misuse the Site or interfere with its operation or security. You may not attempt unauthorized access, introduce malicious code, scrape or harvest content at scale, circumvent access controls, impersonate another person, or use the Site in a way that violates law or infringes another person's rights.

10. Third-Party Services and Links

The Site may rely on or link to third-party platforms, payment services, applications, websites, or resources. We do not control third-party services and are not responsible for their availability, content, security, or practices. Your use of third-party services is governed by their applicable terms and policies.

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TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SITE AND ALL CONTENT AND DIGITAL PRODUCTS ARE PROVIDED "AS IS" AND "AS AVAILABLE." WE DISCLAIM WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, ACCURACY, COMPLETENESS, AND UNINTERRUPTED OR ERROR-FREE OPERATION, EXCEPT TO THE EXTENT A WARRANTY CANNOT LAWFULLY BE DISCLAIMED.

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13. Indemnification

To the extent permitted by law, you agree to indemnify and hold harmless Moriam Seriki from third-party claims, liabilities, losses, and reasonable costs arising from your unlawful use of the Site, your violation of these Terms, or your infringement of another person's rights. This provision does not require indemnification for our own unlawful conduct where such indemnification is prohibited by law.

14. Suspension or Termination

We may restrict or terminate access to the Site or digital resources if we reasonably believe you have violated these Terms, misused the Site, engaged in fraud, or created a security or legal risk. Provisions that by their nature should survive termination - including intellectual-property, disclaimer, limitation-of-liability, and dispute provisions - will survive.

15. Changes to the Site or These Terms

We may update the Site, products, or these Terms from time to time. The effective date at the top of this document shows when these Terms were last revised. Updated Terms apply after they are posted, subject to any notice or consent requirements imposed by applicable law.

16. Governing Law and Venue

These Terms are governed by the laws of the State of Texas, without regard to conflict-of-law principles, except where applicable consumer law requires otherwise. Any dispute that is not resolved informally will be brought in a court of competent jurisdiction located in Texas, unless applicable law gives you the right to bring a claim elsewhere.

17. Contact

Questions about these Terms may be submitted through the Contact page at <https://www.moriamseriki.com/contact>.

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