**Terms of Service**

**Effective date: 17 August 2028**

**Company: Storyteller Days Ltd (Company number: 15279484)**

Welcome to Storyteller Days Ltd. We run several services, including:

* Casabo Community (community membership, courses, coaching, live sessions)
* Well Traveled Soul (resources and support for caregivers, courses, and community)
* Casabo Memoirs (life story books and writing services)
* PhilMyCup (daily voice messages and digital resources — free to all)

By using any of our services, websites, or materials, you agree to the following terms.

**1. General Use**

* You must be at least 18 years old to use our services.
* You agree to use our websites and services responsibly, and not in a way that causes harm to others or to us.
* We may update these terms from time to time. If we make significant changes, we’ll notify you.

**2. Community Guidelines (Casabo Community & Well Traveled Soul)**

* Be respectful. We do not tolerate bullying, harassment, discrimination, or inappropriate behaviour.
* What is shared in the community stays in the community — respect confidentiality.
* We reserve the right to remove anyone from community spaces (including online groups, calls, or events) if these guidelines are broken. No refunds will be given in this case.

**3. Courses, Coaching, and Content**

* All courses, resources, and content we provide are for **educational and personal development purposes only.**
* We do not provide medical, legal, or financial advice.
* For Well Traveled Soul specifically: our resources support caregivers but are **not a substitute for professional medical, therapeutic, or legal advice.** Please consult appropriate professionals when needed.

**4. Payments and Refunds**

* Payments are taken securely through our payment partners (e.g., Stripe, PayPal). We do not store your payment details.
* Refunds:
  + Unless otherwise advertised on the relevant sales page, the general policy is:
    - Courses: You may request a refund within 14 days of purchase if you have not accessed more than 20% of the content.
    - Memberships (Casabo Community): You may cancel anytime; refunds are not given for part-used months.
    - Casabo Memoirs: Refunds depend on the stage of work completed — we’ll always act fairly.
* **PhilMyCup** is free and does not involve any payments.

**5. Intellectual Property**

* All content (videos, voice notes, PDFs, writing, course material) is owned by Storyteller Days Ltd.
* You may use resources for your own personal use, but not copy, share, or resell them without permission.

**6. Liability**

* We provide our services in good faith but cannot guarantee specific results.
* Storyteller Days Ltd and its team are not liable for any losses, damages, or issues that arise from using our services.

**7. Privacy**

* We take your privacy seriously. Please see our Privacy Policy for details on how we handle your information.

**8. Contact**

If you have questions about these terms, please contact us at:  
📧 [hello@storytellerdays.com](mailto:hello@storytellerdays.com)

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