

POLICIES AND AGREEMENTS

Terms of Agreement

The terms governing use of michaelhartejr.com, bookings, payments, and professional services.

Effective date: July 30, 2026

These Terms of Agreement ("Terms") govern your access to michaelhartejr.com, your use of its forms and booking tools, and your purchase or use of services offered by Michael Harte Jr. ("Michael," "we," "us," or "our").

By using the website, submitting a form, creating a booking, or purchasing a service, you agree to these Terms and the policies incorporated by reference. If you do not agree, do not use the website or complete a booking.

1. Eligibility and authority

You must be at least 18 years old and legally able to enter an agreement. If you act for a company or organization, you represent that you have authority to bind it to the applicable agreement.

2. Website and services

The website provides information, contact forms, scheduling, payment, and access to services that may include Revenue Consultations, The Money Tree Ecosystem, Executive Mentorship, Workshops and Training, Keynote Speaking, strategy plans, implementation guidance, and related professional services.

Descriptions are general. The exact scope, timing, deliverables, dependencies, and fees are those shown in the booking journey or stated in an accepted proposal, statement of work, or other written agreement.

3. Bookings and availability

A submitted booking is not final until any required payment is completed and the booking is confirmed. Availability may change before confirmation. You are responsible for providing accurate contact, scheduling, and attendee information and for checking time-zone details.

The Money Tree Ecosystem virtual tour is intended for groups within the participant range shown in the booking form. We may request an adjustment when a group falls outside that range or when the requested format cannot reasonably be delivered.

4. Fees, payments, and credits

You agree to pay the amount displayed at the relevant booking or checkout stage. Paid bookings may be processed through Stripe, PayPal, or an eligible installment or pay-later provider. Your use of those services is also governed by the provider's terms.

A Discovery Call payment may qualify for the consultation credit displayed in the booking journey when the applicable conditions are satisfied. A direct-booking discount or any other credit is promotional, non-transferable, has no cash value, and may not be combined unless expressly stated.

You are responsible for taxes, currency conversion, financing charges, or provider fees that apply to your transaction unless the checkout or written agreement states otherwise.

5. Rescheduling, cancellation, and refunds

The Refund Policy is incorporated into these Terms. A separate signed agreement may contain different cancellation or refund terms for a particular engagement; if so, the specific signed terms control for that engagement.

6. Client responsibilities

You agree to provide timely, accurate, and lawful information; attend scheduled sessions; obtain any internal approvals needed; and participate in good faith. Results depend on your decisions, implementation, resources, market conditions, and other factors outside our control.

Do not submit passwords, complete payment credentials, sensitive health information, government identification numbers, or confidential third-party information through a public website form.

7. Professional-services disclaimer

Services provide strategic, educational, mentoring, training, or business guidance. Unless expressly agreed in writing, they are not legal, tax, accounting, investment, medical, mental-health, or other licensed professional advice. You remain responsible for your decisions and should consult an appropriately licensed professional where needed.

We do not guarantee revenue, profit, financing, sales, audience growth, employment, investment performance, or any other specific outcome.

8. Intellectual property

The website, brand elements, methods, frameworks, text, designs, recordings, presentations, templates, training materials, and other content we provide are owned by Michael or licensed to us and are protected by intellectual-property laws.

Subject to full payment and any written engagement terms, you receive a limited, non-exclusive, non-transferable license to use client-facing deliverables for your own internal business purposes. You may not sell, publish, sublicense, reproduce for external distribution, train a competing product or model on, or create derivative commercial materials from our protected content without written permission.

You retain ownership of materials you provide. You grant us a limited right to use them as reasonably necessary to perform the requested services. We will not publicly identify you as a client or publish confidential results without permission, except as required by law.

9. Communications

By submitting contact or booking information, you authorize transactional communications reasonably related to your inquiry, booking, payment, meeting, or service. Marketing communications, if any, are subject to applicable consent and opt-out requirements. You are responsible for keeping your contact details current.

10. AI-assisted work and human decisions

We may use authorized technology and artificial-intelligence tools to assist with research, analysis, drafting, organization, and workflow preparation. These tools support rather than replace human judgment. You remain responsible for reviewing and approving decisions or materials you adopt, and we remain responsible for the services we expressly agree to provide.

11. Acceptable use

You may not misuse the website; attempt unauthorized access; interfere with security or availability; scrape protected or non-public areas; upload malicious code; impersonate another person; violate intellectual-property or privacy rights; use forms for spam or unlawful solicitation; or use the website or services for unlawful, deceptive, discriminatory, or abusive activity.

12. Third-party services and links

The website may rely on or link to third-party services, including hosting, payment, authentication, calendar, meeting, email, security, and AI providers. We are not responsible for a third party's separate service, decision, outage, or terms. Your remedies relating to a third-party account or financing product may be governed by that provider.

13. Website availability and changes

We may update, suspend, or discontinue website features, content, or service offerings. We aim to keep information accurate, but errors and interruptions can occur. We may correct booking, pricing, scheduling, or content errors before accepting or completing a transaction.

14. Disclaimer of warranties

To the fullest extent permitted by law, the website and any generally available content are provided "as is" and "as available." We disclaim implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement, except to the extent a warranty cannot lawfully be excluded. Specific services will be performed with reasonable professional care consistent with the applicable written scope.

15. Limitation of liability

To the fullest extent permitted by law, neither Michael nor our service providers will be liable for indirect, incidental, special, exemplary, punitive, or consequential damages, or for lost profits, revenue, data, goodwill, or opportunity arising from the website or services.

To the fullest extent permitted by law, our aggregate liability arising from a specific paid service will not exceed the amount you paid us for that service during the six months before the event giving rise to the claim. These limits do not apply where liability cannot lawfully be limited, including for fraud, willful misconduct, or other non-waivable obligations.

16. Indemnification

To the extent permitted by law, you agree to defend and indemnify Michael from third-party claims, losses, and reasonable costs caused by your unlawful misuse of the website, your infringement of another person's rights, or materials you provide that you did not have authority to use. This section does not require indemnification for our own negligence or misconduct where prohibited by law.

17. Suspension and termination

We may restrict website or Revenue Command access when reasonably necessary to protect security, enforce these Terms, comply with law, or respond to misuse. Termination does not eliminate accrued payment obligations or provisions that by their nature should survive, including intellectual property, disclaimers, liability limits, and dispute terms.

18. Resolving concerns

Before starting formal proceedings, each party agrees to make a good-faith effort to resolve the concern by written notice and reasonable discussion. Send notices to michael@michaelhartejr.com. This informal step does not prevent either party from seeking urgent injunctive relief or exercising a non-waivable legal right.

19. Applicable law and general terms

These Terms are governed by applicable law, without regard to conflict-of-law principles. A dispute not resolved informally may be brought in a court with competent jurisdiction, unless mandatory consumer law requires another forum.

If a provision is unenforceable, it will be modified only as much as necessary and the remaining provisions will continue. Our failure to enforce a provision is not a waiver. You may not assign these Terms without written consent; we may assign them as part of a business reorganization or transfer. These Terms, the Privacy Policy, the Refund Policy, and any applicable written engagement agreement form the entire agreement for their subject matter. A signed engagement agreement controls if it directly conflicts with these website Terms.

20. Changes and contact

We may update these Terms for future use of the website or future purchases. The effective date above identifies the current version. Material changes will be presented in a reasonably visible manner. Continued use after an update constitutes acceptance where permitted by law.

Questions may be sent to michael@michaelhartejr.com.