

Terms and Conditions

Last Updated: June 16, 2026

Welcome to MichelleCrutcher.com. This website is owned and operated by Michelle Crutcher Business Coaching ("the Company", "we", or "us").

By accessing or using our Website, including purchasing any products or programs (such as the "Transition Out™ Mastermind", "Don't Quit Yet 2026 Business Planner" or "Daily Reflection Journal") or accessing our "Women Who Lead Magazine", blog, and podcast, you agree to be bound by these Terms and Conditions.

1. Intellectual Property Rights

Unless otherwise stated, we own the intellectual property rights for all material on MichelleCrutcher.com. All intellectual property rights are reserved. You may access this from MichelleCrutcher.com for your own personal use, but you must not:

- Republish material from our Website (including articles from "Women Who Lead Magazine").
- Sell, rent, or sub-license material from the Website.
- Reproduce, duplicate, or copy material for commercial purposes.
- Redistribute content from Michelle Crutcher Business Coaching (unless content is specifically made for redistribution).

2. Specific Program Terms

Certain services offered through this Website, such as the **Transition Out™ Mastermind** and our 12-month business-building pathways, are governed by their own specific Service Agreements. In the event of a conflict between these Website Terms and a specific Service Agreement, the terms of the specific Service Agreement shall take precedence for that program.

3. Purchases and Payment

If you purchase physical or digital products (e.g., planners, journals, or digital downloads) through our Website:

- **Payment:** You agree to provide current, complete, and accurate purchase and account information.
- **Pricing:** All prices are in AUD (unless otherwise stated). We reserve the right to change prices at any time.
- **Shipping & Delivery:** For physical products, risk of loss and title pass to you upon delivery to the carrier.

- **Refunds:** Purchases of planners (like the Don't Quit Yet 2026 Business Planner) and journals are final. Refunds are only per Australian Consumer Law for faulty items.

4. User Conduct

You agree to use the Website only for lawful purposes. You are prohibited from:

- Using the Website in any way that causes, or may cause, damage to the Website or impairment of the availability or accessibility of the Website.
- Using the Website in any way that is harmful or illegal.
- Using the Website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, or other malicious software.

4. Limitation of Liability

To the maximum extent permitted by applicable law, we are not liable for any indirect losses arising out of or relating to the use of, or inability to use, this Website.

5. Governing Law

These Terms shall be governed and construed in accordance with the laws of New South Wales, Australia, without regard to its conflict of law provisions.

6. Contact

If you have any questions about these Terms, please contact us at:
support@michellecrutcher.com.