





www.smartconsultingsolutions.net 

info@smartconsultingsolutions.net 

+1 (916) 256-9320 

2230 Valley View Pkwy, El Dorado Hills, California, USA 

Terms & Conditions

1. Introduction

Welcome to Smart Consulting Solutions. These Terms and Conditions govern your access to and use of our website and services, including all associated content, products, and consultations offered. By accessing or using our website or services, you agree to comply with these Terms and Conditions.

2. Services Overview

Smart Consulting Solutions provides premium digital products, software services, and expert consultations. Our services are designed to enhance professional development, optimize business operations, and boost productivity.

3. User Eligibility

By using our website and services, you confirm that you are at least 18 years old and legally capable of entering into binding agreements. You also agree to provide accurate and current information when creating an account or booking a service.

4. Payment Terms

All services are subject to fees as indicated on our Plans & Pricing page. Payments are processed securely via authorized payment gateways, including credit cards and PayPal. All fees are payable at the time of purchase unless installment payment plans are available and agreed upon. Failure to make timely payments may result in the suspension of services.

5. Cancellation and Refund Policy

You may cancel certain services as outlined in our cancellation policy. For detailed information, please refer to our Booking, Cancellation, and Waitlist Policies. Refunds are provided based on the nature of the service and are subject to our Return Policy. In the case of downloadable digital products, refunds are not provided unless there is a technical error with the product.

6. Service Modifications

Smart Consulting Solutions reserves the right to modify, suspend, or discontinue any services or content on the website at any time without prior notice. We will endeavor to provide advance notice for major changes that may impact our users.

7. User Responsibilities

Users are responsible for:

- Maintaining the confidentiality of their account login details.
- Ensuring that any information provided to Smart Consulting Solutions is accurate and up-to-date.
- Using our services for lawful purposes and complying with all applicable laws and regulations.

8. Intellectual Property

All content, materials, software, trademarks, and logos on the Smart Consulting Solutions website are the property of Smart Consulting Solutions or its licensors and are protected by intellectual property laws. Unauthorized use of this content is strictly prohibited.

9. Third-Party Integrations

Certain services or content on our website may integrate with third-party platforms, tools, or applications. Smart Consulting Solutions is not responsible for the availability, functionality, or content of third-party services. Any interactions with third-party services are governed by the terms and conditions of those services.

10. Limitation of Liability

To the extent permitted by law, Smart Consulting Solutions will not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses arising from your use of our services or inability to access our services.

11. Indemnification

You agree to indemnify and hold Smart Consulting Solutions harmless from and against any claims, liabilities, damages, losses, or expenses (including legal fees) arising out of or in connection with your use of our services, violation of these Terms and Conditions, or violation of any rights of third parties.

12. Termination

Smart Consulting Solutions reserves the right to terminate or suspend access to our services for any user who breaches these Terms and Conditions or engages in unlawful or harmful behavior. In the event of termination, users are not entitled to any refunds for prepaid services unless otherwise stipulated in our Return Policy.

13. Governing Law

These Terms and Conditions shall be governed and construed in accordance with the laws of The State of California. Any disputes arising from the use of our website or services shall be subject to the exclusive jurisdiction of the courts located in California, USA.

14. Changes to Terms and Conditions

Smart Consulting Solutions may update or modify these Terms and Conditions at any time. Users will be notified of significant changes via email or a notice on our website. Continued use of our services after changes to the Terms and Conditions implies acceptance of those changes.

15. Contact Information

If you have any questions or concerns regarding these Terms and Conditions, please contact us at:

- **Email:** info@smartconsultingsolutions.net
- **Phone:** +1 (916) 256-9320
- **Address:** 2230 Valley View Pkwy, Apt 4627, El Dorado Hills, CA, 95762, USA

16. Payment Information

All payments for Smart Consulting Solutions will be processed by Luminous Legacy. Your transactions will appear on your statement as Luminous Legacy. For any payment-related inquiries, please contact info@luminouslegacy.org or call +351-914-461-884.