Terms and Conditions

STOP Fearing Fear® Services Ltd | Company-wide services

Version: 1.0 | Effective date: 23 November 2026 | Governing jurisdiction: England and Wales

1. Who we are and what these terms cover

"We", "us" and "our" mean STOP Fearing Fear Services Ltd ("the Company"). "You" means the person or organisation buying or booking a service. These Terms apply to our services, including speaking engagements, education and training, workshops, group development days, personal coaching, personal intervention and Walk & Talk sessions, whether delivered in person, outdoors or online. They should be read with the written booking confirmation, quotation or proposal, relevant service information, our Privacy Policy, any separate client privacy information supplied for personal services, and any agreed service-specific terms. Where a negotiated written agreement expressly differs from these Terms, that agreement takes priority for the relevant service. If a supplementary term addresses a service-specific matter, it applies alongside these Terms; any inconsistency must be resolved in writing before booking. Nothing in these Terms removes mandatory legal rights.

2. Nature and boundaries of our services

STOP Fearing Fear® is an original, practice-developed, evidence-informed framework for Stage Two Preventive Mental Health Education. It develops practical behavioural and metacognitive capability to recognise the effects of fear, pressure and difficulty on thinking, decisions and action, and to intervene earlier. Services may include education, guided application and non-clinical support, as specified in the booking. Unless explicitly agreed and appropriately provided, our services are not medical treatment, psychiatric care, diagnosis or a substitute for urgent or specialist clinical support. We do not promise a particular personal, clinical, educational, employment or organisational outcome. Participants remain responsible for decisions and actions within their capacity; organisations remain responsible for their own policies, working conditions and statutory duties.

3. Enquiries, quotations and contract formation

Information on our website and in promotional materials is an invitation to enquire, not a binding offer. A contract is formed when we accept a booking in writing (including by email) or both parties sign a service agreement, after the relevant terms and price information have been supplied. Sending an enquiry or receiving a quotation does not, by itself, confirm a booking. A quotation or proposal is valid for the period stated in it; if none is stated, its validity must be confirmed before acceptance. The booking confirmation should identify the service, delivery method, dates, venue, participants, fee, expenses, payment schedule and any special requirements. Changes require written agreement.

4. Fees, invoices and payment

Fees and any travel, accommodation, materials, venue or other expenses will be stated in the quotation or booking confirmation. The Company is not currently registered for VAT; if this changes, applicable VAT will be identified as required by law. For individual personal sessions, payment is

due before the session begins, in accordance with the payment information supplied at booking. For organisational engagements, deposits, instalments and payment deadlines are as agreed in the accepted quotation, booking confirmation or service agreement. Any agreed deposit must be identified before the contract is made. If payment is overdue, we may issue reminders and, after reasonable notice, suspend future delivery where lawful and proportionate. We will not withhold services in a way that creates an immediate safeguarding risk. Any statutory interest or recovery charges for business debts apply only where legally available and appropriately invoked. Consumer statutory rights are unaffected.

5. Consumer bookings and the 14-day cancellation right

If you are an individual consumer booking at a distance (for example, online, by telephone or email) or off-premises, you will generally have a statutory right to cancel the service contract within 14 days after the day the contract is made, unless a legal exception applies. Before the contract is made, we will provide the information required by law, including information about cancellation rights and the model cancellation form. To cancel, tell us clearly by email or post using the contact details in section 18; you may use the model form in Appendix A, but do not have to. If you expressly request that services begin during the cancellation period, and we provide the required information, you may be required to pay a proportionate amount for services supplied before cancellation. If the service is fully performed during that period, after your express request and the required acknowledgement that your cancellation right will be lost on full performance, that statutory cancellation right may end. Any request to start during the cancellation period and acknowledgement of the consequences must be provided expressly, using Appendix B or an equivalent separate written booking confirmation. Merely accepting these Terms is not that request. Any refund due following exercise of a statutory cancellation right will be made without undue delay and within the applicable legal deadline, generally within 14 days after we are informed of cancellation. Specific statutory exceptions will be considered only where they genuinely apply to the booking.

6. Changes, postponement and cancellation outside statutory rights

For cancellations outside any statutory cooling-off right, the cancellation and rescheduling policy stated in the accepted booking confirmation or service-specific agreement applies. We will make cancellation charges clear before the contract is formed; for consumers, any charge must be fair and reflect legitimate losses rather than act as an excessive penalty. Where no cancellation schedule has been agreed, we will assess reasonable, evidenced costs and any savings or ability to rebook, subject to applicable law. Requests to change dates are subject to availability and written confirmation. If we need to cancel or materially change a booking, we will notify you promptly and offer an appropriate alternative or refund for undelivered services, without limiting other legal remedies. Payment in advance does not remove a consumer's statutory cancellation or refund rights.

7. Delivery, participation and reasonable adjustments

We will deliver services with reasonable care and skill. Participants should provide accurate relevant information, follow reasonable safety and conduct instructions, and treat others respectfully. Please tell us in advance of accessibility requirements or reasonable adjustments so we can discuss appropriate arrangements. We may decline or stop participation where there is a serious safety concern, abusive behaviour, or a material mismatch between the service and a participant's needs. We will consider fairness, accessibility, safeguarding and any refund

entitlement on the facts. We cannot guarantee that a particular facilitator, route, venue or delivery format will remain available where circumstances outside our reasonable control intervene.

8. Personal services and Walk & Talk

Personal intervention, coaching and Walk & Talk are governed additionally by the relevant intake, consent, boundaries and safety documentation supplied for that service. Outdoor sessions depend on weather, terrain, participant readiness and risk assessment. We may change a route, relocate, postpone or end an outdoor session where necessary for safety. Clients must disclose information reasonably needed for safe participation, including relevant mobility or health limitations, and follow agreed safety instructions. A client must not treat a session as an emergency or crisis-response service. If there is immediate danger to life or safety, call 999; for urgent medical guidance in the UK, use NHS 111 or appropriate local services. Any eligibility restrictions for particular personal services will be explained in the relevant service information and applied consistently with applicable law.

9. Organisational bookings and responsibilities

The commissioning organisation must nominate an authorised contact, provide suitable facilities and access, communicate relevant participant and accessibility requirements, and ensure its own safeguarding, health and safety, employment and data-protection obligations are met. We will agree in advance who is responsible for venue risk assessments, attendance, consent, supervision of children or vulnerable participants, recording and incident reporting. Unless specifically agreed in writing, our staff do not assume the organisation's statutory duty of care, clinical responsibilities or responsibility for implementing organisational change. Participant numbers and permitted use of materials are limited to those agreed in writing.

10. Safeguarding, confidentiality and information sharing

We take safeguarding seriously and will follow applicable law and relevant safeguarding procedures. Information shared in individual sessions is treated confidentially, subject to lawful and necessary disclosure, including where there is a serious risk of harm, safeguarding concern, legal duty or valid legal process. We will ordinarily explain such disclosures where safe and appropriate. Organisational clients should not expect unrestricted access to private participant disclosures. Any reporting arrangements, anonymisation and exceptions must be agreed in advance. We do not promise absolute confidentiality.

11. Privacy and personal data

We process personal data in accordance with applicable UK data-protection law and our website Privacy Policy at https://stopfearingfear.com/privacy/. For personal intervention, coaching and outdoor participation, the separate client Privacy & Confidentiality Notice will also be provided as part of the client documentation. The relevant privacy information explains purposes, lawful bases, retention, rights and contact arrangements. Where an organisation and the Company exchange personal data, the parties will establish their respective roles and any required data-sharing or processing agreement before sharing. Do not send sensitive personal information unless requested through an appropriate channel.

12. Intellectual property, materials and recordings

STOP Fearing Fear® and associated registered trademarks are owned personally by Paul Martin. Copyright in educational models as expressed in original works, diagrams, presentations, training materials, website material and other content belongs to Paul Martin, STOP Fearing Fear Services Ltd or another lawful rights holder, as applicable. The Company supplies materials under the authority of the relevant rights holder. Payment for a service does not transfer intellectual property ownership. Unless otherwise agreed in writing, the purchaser receives a limited, non-exclusive, non-transferable licence to use supplied materials internally for the agreed educational purpose. Materials must not be resold, republished, reproduced for wider distribution, adapted into competing courses, licensed to others, or used to train third parties without written permission, except where law permits. Audio/video recording, photography, livestreaming and distribution of sessions require prior written agreement and appropriate participant consent or other lawful basis. Use of our name, logo, trademarks or testimonials in publicity requires prior written approval. Nothing in this section restricts lawful discussion of general ideas or independently developed knowledge.

13. Online delivery and digital materials

For online sessions, the booking confirmation will state the platform and any necessary technical requirements. You are responsible for reasonable access to compatible equipment and a stable connection, while we will take reasonable care in arranging delivery. If technical problems materially prevent delivery, we will seek a fair rescheduling or refund solution. Where digital content is sold separately and supplied immediately, any loss of statutory cancellation rights requires the consumer's prior express consent and acknowledgement where required by law; a separate compliant process will be used.

14. Complaints and resolution

Please raise any concern promptly by emailing contact@stopfearingfear.com, with the booking date and a description of the issue. We will acknowledge and investigate complaints within a reasonable period and explain the proposed resolution. This process does not restrict access to courts, regulators or other statutory remedies. If an issue relates to immediate safety or safeguarding, contact the appropriate emergency or safeguarding service without waiting for our complaints process.

15. Liability and legal rights

Nothing in these Terms excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any liability that cannot lawfully be excluded or limited. Consumers retain all rights under the Consumer Rights Act 2015 and other applicable law, including the right to services performed with reasonable care and skill. For business clients only, and subject to applicable law and the requirement that any limitation be reasonable, our aggregate contractual liability arising from a particular engagement is limited to the total fees paid or payable for that engagement, except for liabilities that cannot lawfully be limited. We are not responsible for losses caused by inaccurate information supplied by a client, failure to follow reasonable safety directions, or decisions taken independently of the service, except to the extent caused by our breach or negligence. Any exclusions or limits will operate only insofar as legally enforceable.

16. Events outside reasonable control

Neither party is responsible for delay caused by events beyond its reasonable control, such as severe weather, transport disruption, illness, venue closure, major outages or government restrictions, provided it takes reasonable steps to minimise disruption and informs the other party promptly. The parties will seek a practical alternative. Where delivery becomes impossible or significantly delayed, applicable cancellation, refund and statutory rights continue to apply.

17. General terms and governing law

We may update these Terms for future bookings, but changes will not retrospectively alter an existing contract without lawful agreement. If any provision is unenforceable, the remainder continues where legally possible. Failure to enforce a term once is not a waiver of future rights. No third party acquires rights under these Terms unless expressly agreed. These Terms are governed by the law of England and Wales. For consumers, this does not remove mandatory protections or court rights available under the law of their place of residence.

18. Contact and legal identification

Legal entity: STOP Fearing Fear Services Ltd

Registered company number: 17260769

Registered office: 41 West End, Wirksworth, Matlock, England, DE4 4EG

Correspondence, cancellation and complaints email: contact@stopfearingfear.com

Website: https://stopfearingfear.com/

Appendix A — Optional consumer cancellation form

Complete and return this form if you wish to cancel a contract under an applicable statutory or contractual cancellation right. You may instead cancel by any other clear statement sent to us.

To: STOP Fearing Fear Services Ltd — contact@stopfearingfear.com; 41 West End, Wirksworth, Matlock, England, DE4 4EG

I/We hereby give notice that I/we cancel my/our contract for the following service:

_____

Ordered on / contract agreed on: _____

Name of consumer(s): _____

Address of consumer(s): _____

Signature (only if sent on paper): _____ Date: _____

Appendix B — Request to begin services within the 14-day cancellation period

Complete this only if you are booking as a consumer and wish the service to begin before your statutory 14-day cancellation period has ended. You do not need to complete it if the service will begin after that period, or if no statutory cancellation right applies.

Service / booking reference: _____

Date the booking contract was agreed: _____

Requested service start date: _____

☐ I expressly request that STOP Fearing Fear Services Ltd begins providing the above service during my statutory 14-day cancellation period.

☐ I understand that, if I exercise a statutory right to cancel after the service has begun, I may be required to pay a proportionate amount for services already provided, where permitted by law and where the required information has been supplied to me.

☐ I acknowledge that, if the service is fully performed during the cancellation period following my express request, I will lose my statutory cancellation right once the service has been fully performed.

Client name: _____

Signature (or affirmative email confirmation): _____ Date: _____

A clear affirmative written or electronic response may be used instead of a paper signature. The Company should retain the request and acknowledgement with the booking records. The boxes must not be pre-ticked.