

STRATORM Digital Product Licence and Terms of Use

Effective date: October 2, 2026

These Digital Product Licence and Terms of Use (Terms) govern the purchase, download, access, installation, copying, use or possession of any digital product, template, spreadsheet, workbook, calculator, offline application, document, guide, prompt, playbook, framework, toolkit, bundle or related material made available by STRATORM Consulting (STRATORM, we, us or our).

By purchasing, downloading, accessing, opening, copying, installing or using a STRATORM Product, you (Buyer, you or your) acknowledge that you have read, understood and agreed to these Terms. If you do not agree, do not purchase, download, access, copy, install or use the Product.

1 Seller

The supplier and licensor is STRATORM Consulting, British Columbia, Canada. Products may be sold and delivered through Whop or another authorized platform. For Whop purchases, Whop provides marketplace and payment-processing services under its own terms. STRATORM Consulting remains the supplier and licensor except to the extent a mandatory platform rule or applicable law provides otherwise.

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2 Definitions

Product means any digital product supplied by STRATORM, including spreadsheets, calculators, templates, documents, offline applications, source or compiled files, dashboards, frameworks, checklists, playbooks, guides, prompts, examples, training materials and bundles.

Bundle means two or more STRATORM Products sold together. **Business** means the individual business entity, sole proprietorship, partnership, corporation or organization for whose internal operations the Product was purchased. **Authorized User** means the individual purchaser and persons working within the same Business where these Terms permit. **Content** includes all text, formulas, calculations, methodologies, designs, layouts, structures, processes, graphics, instructions, scoring systems, recommendations, templates and other Product material.

3 Licence grant

Subject to payment and compliance with these Terms, STRATORM grants the Buyer a limited, revocable, non-exclusive, non-transferable and non-sublicensable licence to use the purchased Product for lawful internal personal or business purposes. Purchase transfers no ownership of the Product or its intellectual property. Unless STRATORM agrees otherwise in writing, the licence covers one purchaser and one Business controlled by or employing that purchaser. Personnel of that Business may use the Product where reasonably necessary for internal operations. Separate businesses, affiliated companies, clients, customers, franchisees, separately operated legal entities and unrelated third parties require separate licences.

4 Permitted use

You may use the Product internally; enter your own information; modify editable portions for internal use; create internal reports from your data; print reasonable internal copies; share your own outputs with personnel and professional advisers where reasonably necessary; run optional prompts in your own third-party AI account; and create decisions, processes, plans or documents informed by the Product. Sharing outputs does not grant a right to distribute the Product itself.

5 Prohibited use

You must not resell, redistribute, give away, sublicense, rent, lease, publicly publish or upload the Product to another marketplace or public file-sharing service. You must not share it with another business; include it in a membership, course, community, agency package, subscription or template library; sell modified versions; remove STRATORM branding for resale; claim ownership or authorship; commercially reproduce substantial portions, methodologies, scoring systems, formulas, structures or templates; use it to train, develop, benchmark or create a competing commercial product or service; distribute source files or underlying application code; circumvent restrictions or protections; or enable another person to do so. Internal modification creates no redistribution right.

6 Client and consultant use

The standard licence does not allow a consultant, agency, coach, accountant, contractor, freelancer or service provider to distribute the Product to clients. A service provider may review outputs for a licensed Business, but may not copy or distribute the underlying Product across clients. Commercial client-use rights require a separate written licence.

7 Intellectual property

All Product intellectual-property rights remain with STRATORM Consulting or its licensors, including copyrights, trademarks, trade names, designs, written material, calculation and scoring methodologies, formulas, frameworks, organizational systems, business methodologies, templates, dashboards, software code, user interfaces, documentation, prompt structures, workflow designs and compilations. No rights are granted by implication, estoppel or otherwise.

8 Trademarks and branding

STRATORM, STRATORM Consulting, STRATORM OS, associated names, logos, visual identities and slogans may be proprietary marks. Purchase grants no right to use them to market another offering, imply endorsement or affiliation, create confusion, or represent yourself as an authorized STRATORM representative.

9 Digital delivery

Products are delivered electronically through Whop or another authorized system. Delivery is complete when the Product or access is made available through the method stated at purchase. The Buyer must maintain compatible hardware and software, internet access for initial download where required, secure storage, backups and required third-party software. Unless expressly stated, STRATORM does not promise indefinite re-download availability.

10 System requirements and compatibility

Product descriptions may state recommended software and requirements. The Buyer must confirm compatibility before purchase. STRATORM does not guarantee compatibility with every operating system, spreadsheet application, browser, device, third-party version, AI service, automation platform or future release. Features may differ across third-party applications.

11 Refunds and cancellations

Because Products can be accessed, downloaded, copied or used promptly after purchase, sales are generally final. STRATORM does not generally provide refunds, returns, exchanges, credits or cancellations for change of mind, non-use, dissatisfaction with results, purchasing the wrong Product, lack of technical knowledge, disclosed or reasonably identifiable incompatibility, failure to read the description, failure to download, duplicate functionality or no longer needing the Product.

All sales are final except where a refund, cancellation or other remedy is required by applicable law. Nothing in these Terms removes a mandatory legal, platform, payment-provider, card-network, financial-institution or chargeback right. Any legally required remedy applies.

12 Whop purchases

For a Whop purchase, payment processing is handled through Whop and its payment partners; the Product is supplied and licensed by STRATORM; and applicable Whop buyer, seller, payment, refund, chargeback and platform terms also apply. A mandatory Whop rule governs a platform issue where it conflicts with these Terms. Nothing limits rights that applicable law or payment rules require to remain available.

13 No guarantee of results

Products assist with business analysis, planning, organization, calculation, documentation, decision-making and management. They do not guarantee revenue, profit, sales, cost reduction, margins, growth, leads, conversion, retention, return on investment, productivity, automation savings, valuation, implementation, compliance, tax results, survival, performance or another commercial outcome. Results depend on factors outside STRATORM's control, including the Buyer's model, market, competition, costs, data, implementation, management, personnel, economy and decisions. Examples and scenarios are educational and do not guarantee future performance.

14 Input reliability

The Buyer is responsible for the accuracy, completeness, timeliness, classification and reliability of information entered. Incorrect, incomplete, stale, estimated or misclassified inputs may produce misleading outputs. STRATORM does not verify Buyer data.

15 Estimates models scores and projections

Scores, ratings, estimates, forecasts, scenarios, benchmarks, projected savings, opportunities, risks, maturity levels, customer-health scores, pricing suggestions, capacity estimates and other outputs are analytical aids. They may use assumptions, simplified models, predetermined methods and Buyer data. They are not guaranteed, audited, certified, independently verified or exact.

16 Not professional advice

Products provide general business tools and education. Unless covered by a separate professional-services agreement, nothing constitutes legal, accounting, tax, investment, financial-planning, securities, employment, insurance, engineering, medical or other regulated advice. Obtain qualified advice for decisions requiring specialized judgment.

17 Buyer responsibility

The Product supports human decisions and does not replace them. The Buyer is responsible for reviewing, interpreting, verifying, accepting, rejecting and implementing each calculation, recommendation, template, output, workflow, plan or suggestion, and must exercise independent judgment.

18 Optional artificial intelligence

Some Products contain optional prompts for third-party AI. STRATORM does not operate or control that service. The Buyer uses their own account under third-party terms and limits. AI may be inaccurate or fabricate information and must be independently reviewed. Do not submit confidential or sensitive data unless you determine doing so is appropriate and lawful. STRATORM does not guarantee third-party AI accuracy, availability, security, privacy or continuity.

19 Third-party software and services

Products may reference Microsoft Excel, Google products, Microsoft Word, ChatGPT, Zapier, Make, HubSpot, QuickBooks, Whop and other services. STRATORM is not responsible for them unless expressly stated. Third parties may change, charge, restrict or discontinue their services and terms.

20 Product updates

Unless the description expressly includes them, purchase does not guarantee updates, new versions, features, technical support, customization, consulting, implementation or lifetime maintenance. STRATORM may update, rename, replace or discontinue Products subject to applicable law and stated access rights.

21 Support

Products are self-service unless expressly stated. Purchase does not include consulting, implementation, training, customization, data entry, third-party troubleshooting or business advice. Voluntary support creates no continuing obligation.

22 Disclaimer of warranties

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE PRODUCT IS PROVIDED AS IS AND AS AVAILABLE. STRATORM DISCLAIMS EXPRESS, IMPLIED AND STATUTORY REPRESENTATIONS, WARRANTIES, CONDITIONS AND GUARANTEES, INCLUDING MERCHANTABILITY, MERCHANTABLE QUALITY, FITNESS FOR A PARTICULAR PURPOSE, DURABILITY, ACCURACY, COMPLETENESS, RELIABILITY, PERFORMANCE, NON-INFRINGEMENT, COMPATIBILITY, ERROR-FREE OR UNINTERRUPTED OPERATION, AND RESULTS. RIGHTS THAT CANNOT LEGALLY BE EXCLUDED REMAIN AVAILABLE.

23 Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, STRATORM CONSULTING AND ITS OWNERS, PERSONNEL, CONTRACTORS, AGENTS, AFFILIATES, REPRESENTATIVES, LICENSORS AND SERVICE PROVIDERS ARE NOT LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, CONSEQUENTIAL OR ECONOMIC LOSS, INCLUDING LOST REVENUE, PROFIT, BUSINESS, OPPORTUNITY, CUSTOMERS, SAVINGS OR DATA; INTERRUPTION; REPUTATIONAL LOSS; IMPLEMENTATION COSTS; THIRD-PARTY CLAIMS; SOFTWARE FAILURE; TAX CONSEQUENCES; PENALTIES; FINES; MISSED DEADLINES; DECISIONS BASED ON OUTPUTS; OR RELIANCE COSTS.

To the maximum extent permitted by law, STRATORM's total aggregate liability relating to a Product will not exceed the amount actually paid for the specific Product. If obtained in a Bundle, liability attributable to that Product will not exceed the Bundle purchase price. Nothing excludes liability that cannot lawfully be excluded or limited.

24 Assumption of risk

The Buyer understands that business involves financial, operational, legal, commercial and strategic risk and assumes the risks of interpreting outputs, making decisions, implementing recommendations, changing processes or prices, employment decisions, spending, investment, automation, customer communication and reliance on entered or generated information.

25 Indemnification

To the maximum extent permitted by law, the Buyer will indemnify and hold harmless STRATORM and its owners, personnel, contractors, agents, representatives, affiliates and licensors from third-party claims, liabilities, losses, damages, costs and reasonable legal expenses arising from unlawful use, breach of these Terms, unauthorized resale or distribution, infringement caused by Buyer additions or modifications, Buyer dealings with third parties, implementation of outputs or violation of law. This clause does not require indemnification where prohibited.

26 Privacy and data

Unless stated otherwise, downloadable Products operate locally and do not automatically transmit entered information to STRATORM. The Buyer must protect local data. Third-party privacy and security terms apply when the Buyer independently uploads data. The Buyer is responsible for lawful collection, storage, processing and disclosure.

27 Buyer information received by STRATORM

Where STRATORM does not receive Buyer data, STRATORM has no responsibility for its storage or protection. Information voluntarily provided through support, consulting or another interaction may be governed by the applicable privacy policy or separate agreement.

28 Product security

No software can be guaranteed free from defects, vulnerabilities, incompatibilities, third-party malware or future security issues. Maintain backups and current security practices. STRATORM is not responsible for unauthorized modification, corrupted downloads, third-party software, unsupported changes or files from unauthorized sources.

29 Chargebacks and payment disputes

Buyers should contact STRATORM about legitimate concerns before a payment dispute where appropriate. Nothing prevents use of rights provided by law, Whop, a payment provider, card network or financial institution. Fraudulent or abusive chargebacks may result in termination of the licence and future access, subject to law and platform rules.

30 Termination

STRATORM may terminate the licence for material breach, including unauthorized resale, redistribution, commercial copying, public sharing, sublicensing, piracy, fraudulent acquisition or misuse of intellectual property. The Buyer must stop use and delete unauthorized copies. Accrued rights and remedies survive.

31 Copyright infringement

STRATORM reserves lawful remedies for unauthorized copying, distribution, resale, publication or commercial exploitation, including marketplace, copyright, hosting, platform and payment-provider notices.

32 Feedback

STRATORM may use voluntary suggestions to improve products without compensation or obligation, but does not thereby acquire the Buyer's confidential business information.

33 Severability

An invalid, unlawful or unenforceable provision will be interpreted or limited to the minimum extent needed where legally possible. The remaining provisions continue.

34 No waiver

Failure to enforce a provision does not waive later enforcement of it or another provision.

35 Entire agreement and order of precedence

These Terms, the Product description, Product-specific terms, applicable Whop terms, checkout disclosures and any separate signed agreement govern the licence. A signed agreement prevails over a direct conflict concerning its subject. Mandatory law and mandatory platform rules remain controlling where applicable.

36 Changes to Terms

STRATORM may update Terms for future purchases. The version provided with or made available for the purchase generally governs that purchase, subject to law. A change does not retroactively remove a right that cannot legally be removed.

37 Governing law

These Terms are governed by British Columbia law and applicable federal Canadian law, without regard to conflict-of-law principles. Subject to consumer, jurisdictional and dispute protections that cannot be waived, disputes will be subject to British Columbia courts. This provision does not remove mandatory protections.

38 Force majeure

STRATORM is not responsible for delay or failure caused by events beyond reasonable control, including platform, payment or internet outages, cyberattacks, government action, natural disaster, labour disruption or third-party failure.

39 No relationship

Purchase or use creates no partnership, joint venture, employment, agency, fiduciary, franchise, professional advisory or continuing consulting relationship.

40 Contact

STRATORM Consulting British Columbia, Canada stratormconsulting@gmail.com

41 Acknowledgement

By purchasing, downloading, accessing, installing, opening or using a Product, the Buyer acknowledges that the Product is a tool and not a results guarantee; decisions remain the Buyer's responsibility; the Product is licensed rather than sold; redistribution and resale are prohibited; sales are final except where a refund, cancellation or remedy is required by law; liability is limited to the maximum extent permitted by law; and the Buyer agrees to these Terms.