

Terms of Service

NEU Holdings Inc., a Delaware corporation, doing business as **Boutique Stars**. Effective August 13, 2026.

Legal entity	NEU Holdings Inc., a Delaware corporation
Operating as	Boutique Stars
Billing descriptor	Charges may appear as NEU HOLDINGS, BOUTIQUE STARS, or WHOP — all the same company.
Contact	support@boutiquestars.com +1 (855) 229-9599 131 Continental Drive, Suite 305, Newark, Delaware 19702

1. Agreement to these Terms

These Terms of Service (the “Terms”) are a binding contract between you and NEU Holdings Inc., a Delaware corporation, doing business as **Boutique Stars** (the “Company,” “we,” “us,” or “our”). They govern your purchase of and access to our programs, courses, challenges, communities, coaching, templates, software, and any other products or services we make available (collectively, the “Programs”).

By checking the acceptance box at checkout, completing a purchase, creating an account, or accessing any Program, you confirm that you have read, understood, and agreed to these Terms, our Return & Refund Policy, our End User License Agreement, and our Privacy Policy, each of which is incorporated here by reference. If you do not agree, do not purchase or access the Programs.

We maintain an electronic record of your acceptance — email address, IP address, device information, and date and time. You agree this record is valid evidence of your agreement and may be submitted to payment processors, card networks, issuing banks, or a court in the event of a dispute.

2. Eligibility

You must be at least 18 years old and legally able to enter into contracts. You confirm that all information you provide at checkout is accurate and that you are the authorized holder of the payment method used.

3. What you are purchasing

The Programs are **digital educational and coaching products**. You are purchasing access to information, instruction, community, and support — not a physical good, not a business, and not a specific outcome.

Delivery is complete at the moment access is granted. Access is delivered instantly or at the stated start date. Once your credentials, community invitation, or content access is issued, the product has been fully delivered, whether or not you choose to use it. We may update, reorganize, or replace Program content and may change platforms, call schedules, instructors, or bonuses, provided overall value remains substantially similar.

4. Payment, payment plans, and authorization

Prices are in U.S. dollars. Payment is processed by third-party processors (including Whop and Stripe). By purchasing, you authorize us and our processors to charge your payment method for the full purchase price and any applicable taxes.

If you select a payment plan, you authorize recurring charges on the stated schedule until the full balance is paid. A payment plan is a financing accommodation for a single purchase — not a subscription, and not cancellable at will. If a scheduled payment fails, we may suspend or terminate access, retry the charge, and pursue the outstanding balance.

Recurring subscriptions and memberships renew automatically until cancelled. Access to the full program is granted **at the start of each billing period**, in advance. Each recurring charge is a separate, completed transaction that is fully earned by us the moment access for that period is made available to you. You may cancel before any renewal date to stop future charges; cancellation takes effect at the end of the current period and works forward only. **Charges for any period in which access was made available to you are final and are not subject to refund, proration, or dispute, whether or not you used that access** — non-use is not non-delivery. Any billing question must be raised at

support@boutquestars.com within seven (7) days of the charge appearing on your statement; charges not questioned within that window are deemed accepted. Disputing historical charges while continuing to hold access is a material breach of these Terms.

5. No income, earnings, or results guarantee

We do not guarantee any income, revenue, profit, sales, or business result. The Programs teach skills and strategies that create the *potential* to earn more. They do not create an entitlement to earn anything.

Any testimonial, case study, screenshot, income example, or student result we share is an illustration of what a particular person achieved and is **not** typical, average, guaranteed, or promised. Results vary and depend on factors we do not control — your effort, consistency, skill, capital, market conditions, timing, and whether you implement what is taught. Many people who buy educational programs never implement them and earn nothing.

You acknowledge that you are purchasing education and coaching, that you accept full responsibility for your own results, and that dissatisfaction with your results is not a defect in the product.

6. Not professional advice

Nothing in the Programs is legal, tax, accounting, financial, investment, medical, or employment advice. We are not your attorney, accountant, or fiduciary. Consult a qualified licensed professional before acting on anything you learn.

7. Your account and access

Access is personal to you and non-transferable. You may not share, sell, lend, or transfer your login credentials, community access, or Program materials. Sharing access is a material breach and grounds for immediate termination without refund. You are responsible for keeping your credentials confidential and for all activity under your account.

8. Community conduct

Our communities and live calls are professional environments. You agree not to harass, threaten, demean, spam, solicit, poach members, share others' private information, or promote competing offers without written permission. We may record live calls and coaching sessions for use by other participants and for our records; by attending, you consent to being recorded. We may remove, suspend, or permanently ban any participant who violates these Terms, and removal for cause does not entitle you to a refund.

9. Intellectual property

All Program content is owned by the Company and licensed to you under our End User License Agreement. You may not record, reproduce, redistribute, resell, publish, teach, or use our materials to train any artificial intelligence system.

10. Refunds

Purchases of digital products that grant access to courses, communities, or coaching are **final**, except where a written refund guarantee is expressly stated on the offer page for that specific product. Where a guarantee is offered, the request window, review process, and eligibility conditions in our **Return & Refund Policy** apply in full.

All refund requests must be submitted in writing to our admin team at support@boutquestars.com — the only official channel. Requests made by direct message, social comment, text, community post, statement on a live call, or to a coach, affiliate, or sales representative are not valid and do not start the seven (7) day clock. No coach, moderator, affiliate, or sales representative has authority to approve, deny, promise, or waive a refund.

11. Payment disputes and chargebacks

You agree to contact us first. Before initiating any chargeback, dispute, or reversal with your bank, card issuer, or payment provider, you agree to contact our admin team in writing at support@boutquestars.com and allow us not less than seven (7) days to resolve the issue. A complaint raised anywhere else does not satisfy this requirement.

A chargeback filed without first exhausting our refund process, or filed on a purchase that is final under our Return & Refund Policy, is a **material breach of this Agreement** and, where the product was delivered and accessed, may constitute fraudulent misuse of the payment system.

If you initiate a chargeback, you agree that we may: (a) immediately and permanently terminate your access to all Programs and communities; (b) submit to your bank and the card networks the full evidentiary record of your purchase and use, including your acceptance of these Terms, IP address and timestamps, login and access logs, content consumption, call attendance, downloads, community posts, and support correspondence; (c) recover the disputed amount, any dispute or chargeback fees assessed to us, and our costs of collection including reasonable attorneys' fees; and (d) refer the balance to a collections agency.

You expressly consent to our disclosure of these records to processors, card networks, issuing banks, arbitrators, courts, and collections agents for the purpose of responding to your dispute.

12. Third-party platforms and termination

The Programs are delivered through third-party platforms including Whop, Stripe, and video and communication tools, whose availability and policies are outside our control; we are not liable for their outages, errors, or actions. We may suspend or terminate your access at any time for breach of these Terms, non-payment, fraud, abusive conduct, or misuse of our intellectual property. Provisions on intellectual property, disclaimers, limitation of liability, chargebacks, indemnification, and dispute resolution survive termination.

13. Disclaimer of warranties

The Programs are provided “as is” and “as available,” without warranties of any kind, express or implied, including any implied warranty of merchantability, fitness for a particular purpose, accuracy, or non-infringement. We do not warrant uninterrupted or error-free access.

14. Limitation of liability

To the maximum extent permitted by law, the Company and its officers, employees, coaches, and contractors are not liable for any indirect, incidental, consequential, special, punitive, or exemplary damages, or for lost profits, revenue, data, or business interruption, even if advised of the possibility. **Our total aggregate liability shall not exceed the total amount you actually paid us in the twelve (12) months preceding the event giving rise to the claim.**

15. Indemnification

You agree to indemnify and hold the Company harmless from any claim, loss, liability, or expense (including reasonable attorneys' fees) arising from your breach of these Terms, misuse of our materials, your business activities, or violation of any law or third-party right.

16. Governing law and dispute resolution

These Terms are governed by the laws of the State of Florida, without regard to conflict-of-law rules.

Binding arbitration. Any dispute arising out of or relating to these Terms or the Programs that is not resolved informally within thirty (30) days shall be resolved by final and binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules, seated in Miami-Dade County, Florida, before a single arbitrator. Judgment may be entered in any court of competent jurisdiction.

Class action waiver. All claims must be brought in your individual capacity. You and the Company waive any right to bring or participate in a class, collective, consolidated, or representative action. Either party may bring an individual action in small claims court. Any claim must be brought within one (1) year after it arises or it is permanently barred.

17. General

These Terms, with the Return & Refund Policy, End User License Agreement, and Privacy Policy, are the entire agreement between us and supersede any prior representation made in a webinar, sales call, advertisement, direct message, or elsewhere. No coach, affiliate, or sales representative may modify these Terms verbally. If any provision is unenforceable the remainder stays in effect, and our failure to enforce is not a waiver. We may update these Terms by posting a revised version; the Terms in effect on your purchase date govern that purchase.

18. Contact

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