

Terms of Service

Imagine Education (trading as SJA Education Ltd)

Last updated: 14 August 2026

These Terms govern your purchase and use of our products and services. By completing a purchase you agree to these Terms, including the refund and cancellation terms set out in full at sections 7 and 8.

If you do not agree, do not purchase.

1. Who we are

Imagine Education is a trading name of SJA Education Ltd, registered in England and Wales, company number 15511060, registered office 2nd Floor College House, 17 King Edwards Road, Ruislip, London, HA4 7AE. Contact: team@imagineeducation.io.

"We", "us" and "our" mean SJA Education Ltd. "You" and "your" mean the person purchasing or using the Services.

2. Eligibility

You must be at least 18 years old and have legal capacity to enter into a contract. By purchasing, you confirm this is the case. You are responsible for complying with the laws of your own jurisdiction.

3. What we provide

We provide education, training materials, community access, and in some products digital assets and coaching.

The deliverables, price and duration applicable to your purchase are set out in the product description for the product you bought and, where applicable, in a separate service agreement between you and us. Where a signed service agreement exists, it takes precedence over these Terms to the extent of any conflict.

These Terms, our Refund Policy and our Cancellation Policy apply to every purchase, whether or not a separate service agreement is entered into.

Products differ. Not every product includes coaching, community access or support. You receive what is listed for the product you bought.

4. Access terms

Some elements are provided for a **defined access term** stated at purchase. When that term expires, those elements end automatically unless you buy a renewal. Other elements may continue where expressly stated.

The expiry of a defined access term is the product completing as sold. It is not a withdrawal of service and does not create a refund entitlement.

5. Your account

Access is personal to you and may not be shared, resold, sublicensed or transferred. You are responsible for keeping your login secure.

Where a purchase is paid for by someone other than the person using the product, both are bound by these Terms and we may communicate with either about the purchase.

6. Fees and payment

The total price is stated at checkout, in US Dollars unless stated otherwise, exclusive of any taxes for which you are responsible.

6.1 How the charge appears on your statement

We take payment through Whop, our payment platform. **The charge on your bank or card statement will show as "Whop" rather than as Imagine Education.** Please keep this in mind when checking your statement, so that a payment you have made is not mistaken for an unrecognised charge.

If you see a charge you are unsure about, email team@imagineeducation.io and we will identify it for you straight away.

6.2 Payment plans are financing, not subscriptions

Where you choose to pay in instalments you are agreeing a **fixed total for a single purchase, paid over time**. This is not a subscription. It does not renew, and there is no recurring charge that continues until cancelled.

	Subscription	Our payment plans
Total price	Not fixed	Fixed at purchase
End date	None, renews until cancelled	Defined at purchase
Effect of cancelling	Future charges stop	No renewals exist to stop

Each instalment is a repayment towards the agreed total. An instalment does **not** purchase a corresponding month of service, in the same way a loan repayment does not buy a month of the thing financed.

Your obligation to complete the plan is not affected by whether or how much you use the Services, by a defined access term reaching its end, or by a change in your circumstances.

6.3 Access terms and payment terms may differ in length

Where you choose a payment plan, **the plan may run for longer than a defined access term**. This is a consequence of spreading a fixed price over a longer period than the service window. The total you pay does not exceed the price agreed at purchase. It is not a fault, and it is not a cancellation.

6.4 Third-party financing

Where payment is facilitated by a third-party financing provider: we receive payment from that provider; the instalment arrangement is between you and them; you remain bound by these Terms regardless of any dispute with them; and failure to pay them does not entitle you to a refund, chargeback or reversal from us.

6.5 Missed payments

If a scheduled payment fails, the financing provider's terms apply, which may include collecting the outstanding balance in a single payment. We may suspend access until the account is up to date.

7. Refunds

All sales are final and fees are non-refundable, subject to sections 7.2 and 10.

7.1 What is not a ground for refund

- Deciding after purchase that the product is not for you
- Not using, accessing or completing the material

- Lack of time, motivation or commitment
- A change in your personal or financial circumstances
- Disagreement from a partner, family member or other third party
- Not achieving a particular income, audience or other outcome
- Technical issues on your own device or connection
- A defined access term reaching its scheduled expiry
- A third-party financing provider reversing or failing to collect a payment

We make no guarantee of results. Any figures, case studies or examples we share are illustrative of what some people have achieved. They are not a promise or projection. You confirm you are not relying on any representation about earnings in making your purchase.

7.2 When we may refund

At our discretion, and more likely where we have failed to deliver a material part of what you purchased and cannot put it right in reasonable time, where you were charged in error, or where the law requires it.

To request one, email team@imagineeducation.io from your account email with your name, order reference and reason. We aim to respond within 5 business days. Refunds are issued to the original payment method, or through the financing provider where one was used.

8. Cancellation

8.1 How to cancel

Email team@imagineeducation.io from the email address on your account, stating your full name and order reference. We acknowledge every cancellation request in writing. If you have not had an acknowledgement within 5 business days, contact us again.

A message to a coach, a post in the community, or a request to a payment provider is not a cancellation request and will not be treated as one.

8.2 What cancellation does

It ends your ongoing participation and closes your access at your request.

8.3 What cancellation does not do

It does not cancel the purchase and it does not end your obligation to complete an agreed payment plan. Amounts already due remain payable. Whether any refund is due is governed by section 7.

8.4 Cancellation by us

We may end your access without refund if you materially breach these Terms, breach section 9, or fail to make payments when due.

8A. What we are, and what we are not

Education only. We provide training and educational resources. We do not sell a business opportunity, a get-rich-quick programme, or a money-making system. We do not provide legal, tax, accounting or investment advice, and nothing we provide should be treated as professional advice specific to your situation.

Results are not typical and are not guaranteed. Any earnings figures, outcomes, testimonials, screenshots, case studies or estimates we show are illustrative of what some individual students have achieved. They are not typical, they are not a projection, and they do not guarantee that you will achieve the same. Your results depend on your own work, skill, timing, market conditions and execution. Where we

show estimated figures through any calculator or tool, those are planning estimates based on reported ranges, not guarantees of income.

No affiliation or endorsement. We are not part of, affiliated with, or endorsed by Instagram, TikTok, YouTube, X, Google, Meta, Fanvue or OnlyFans. All third-party trademarks and logos belong to their respective owners. Any media coverage we display indicates coverage or commentary, not sponsorship or endorsement.

Not accredited. Unless we expressly say otherwise, our programmes are not accredited by any educational governing body.

9. Acceptable use

You must not use our materials or any asset provided to you to create, distribute or monetise content that:

- depicts, sexualises or involves anyone under 18, or anyone appearing to be under 18
- is non-consensual intimate imagery, or depicts a real identifiable person without their consent
- is unlawful, fraudulent, harassing, defamatory, or promotes violence, hatred or discrimination
- infringes anyone else's intellectual property rights
- breaches the terms of any platform on which you publish it

You are solely responsible for your compliance with the terms of every third-party platform you use, and for any consequences of breaching them.

Breach of this section is a material breach and may result in immediate termination without refund.

10. Your statutory rights

Nothing in these Terms limits any right you have under applicable consumer law that cannot be excluded by agreement.

If you are a consumer in the UK or EU you normally have a 14 day right to cancel a purchase of digital content. **That right is lost once you have requested immediate access and acknowledged that you lose it by doing so.** If you would prefer to keep it, do not request immediate access, and email us before purchase.

11. Payment disputes

If you believe a charge is wrong, **contact us first.** Most issues resolve quickly and directly.

Raising a dispute with your bank without contacting us removes any opportunity for us to resolve it, and we will respond with the full record of your purchase, agreement and access. A dispute does not suspend amounts owed under a payment plan and does not end your agreement with us. We reserve our right to recover amounts owed and any costs we incur, and to suspend or terminate access.

12. Intellectual property

All course materials, frameworks, templates, recordings and systems remain our property, licensed to you as set out in our End User Licence Agreement. Where your purchase includes a delivered digital asset, ownership transfers on full payment, subject to that agreement and section 9.

13. Recordings

We record calls and sessions, including sales and enrolment calls, onboarding calls, group coaching calls, one to one coaching calls, and any call about your account, your payments, a refund request or the end of your term.

We record for training, quality, support and record-keeping, and to establish and defend legal claims including payment disputes.

Group coaching calls are recorded and the recordings are made available to other students so that anyone who could not attend can watch them back. If you do not wish to appear in a shared recording, keep your camera and microphone off, or watch the replay instead of attending live.

By joining any call you consent to being recorded on this basis. Retention is set out in our Privacy Policy.

14. Liability

Nothing here excludes liability for death or personal injury caused by negligence, for fraud, or for anything else that cannot lawfully be excluded. Subject to that, we are not liable for indirect or consequential loss, loss of profit, revenue or opportunity, and our total liability is limited to the fees you have paid us.

15. Changes

We may update these Terms. The version applying to your purchase is the version in force when you bought.

16. Governing law

These Terms are governed by the laws of England and Wales, and its courts have exclusive jurisdiction, subject to any mandatory right you have to bring proceedings in your country of residence.

17. Contact

team@imagineeducation.io