

Effective April 4, 2021

Terms, Conditions, Cancellation & Refund Policy, Privacy Policy.

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A) General Terms & Conditions:

- 1) **BrainFocus Centre (PTY) Ltd.** (the company), owned and operated by David Hesketh MSc (Canada), is an educational consulting company.
- 2) The programs and sessions offered and conducted by the company are intended to counsel and teach usable skills for self-help and are not intended to have therapeutic value.
- 3) **BrainFocus Centre** may from time to time make suggestions or recommendations to support participant progress. These would then be taken up on a voluntary basis for which **BrainFocus Centre** will not be held liable.
- 4) Participants are responsible for downloading the Zoom (app/application) to an internet connected device in order to attend webinar courses. All sessions are recorded and used expressly for verification of attendance (see below), and internal evaluation of program progress and delivery.
- 5) Participants need a functioning camera and microphone to attend lessons.
- 6) Participants need to have their Zoom account display their name (or parent name) for attendance verification purposes. Webcams need to be switched on for the duration of the lesson. Participants will be asked to unmute their microphone by the webinar facilitator as necessary. Non-compliance will result in a participant being recorded as absent.
- 7) Individuals older than 18 years may have their participation shared for promotional purposes, unless otherwise expressly stated in writing to the company.
- 8) **BrainFocus Centre** will send out Zoom webinar invitations to which participants are expected to attend on the date and at the time specified.
- 9) Missed Lessons: Lessons will not be available after the designated lesson date and time.

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- 10) Completion Certificates will be sent to the participant's email address on the condition that at least 75% of sessions have been attended and all required documents have been completed and submitted within the timeframe required.

B) Cancellation and Refund Policy

Refunds will be made when requests are received in writing and are subject to the following fees:

Conditions/Timing of Cancellation	Fees
More than 7 Days before course commencement.	10% of the course fee.
7 Days or less before start.	20% of the course fee.
During Course (3-day notice period is required).	% Course Fee Used + 20%
If requested after 75% course completion	No Refund

*Exceptional Circumstances will be considered.

C) Privacy Policy

Our website, <https://www.brainfocus.courses> is protected using the latest updated Security Certificates and are updated constantly.

All personal information gathered by BrainFocus Centre on this website will not be shared or sold.

BrainFocus Centre (PTY) Ltd acknowledges and abides by the privacy laws for each jurisdiction in which we operate.

All purchases made using our external service providers, PayPal or PayFast (RSA), are site secure according to the terms and conditions outlined by these companies and their governing financial services legislation.

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D) Give Back-Cash Back Benefit (GB-CBB) – Individuals (Be a BrainFocus Ambassador)

Principles, Terms and Conditions, FAQs

Any BrainFocus Graduate or registered participant (soon-to-be graduate) can be a BrainFocus Ambassador. This entitles her or him to earn money for simply referring us to any person to our programs into which they register.

The BrainFocus Goal is ultimately to have money work in our societies through circulating it, especially to those in need.

A majority of the world's population struggles from day-to-day just to provide the basics of food, clean water, shelter, clothing, education and health care. Indeed, more than 700 million of the global population lives on less than US\$2 per day (UN, 2020) with COVID-19 Expected to add another 150 million to the number (World Bank, 2020). More than 50% of the global population lives below the poverty line in all countries combined (United Nations, 2018).

By participating in the GB-CBB initiative, you are contributing to achieving BrainFocus' longer-term vision whereby ***Earn-as-you-Learn*** becomes available by default to every BrainFocus participant. Our multi-dimensional sourcing & distribution of money to populations in need is targeted for global roll out by 2024. We start here by implementing the principle of providing an opportunity to people to earn some extra cash, while getting the benefit of our courses.

We require that our Ambassadors agree to be respectful of people's choices and that the opportunity to take our programs be offered to others as a free decision based on the information provided by BrainFocus Centre (PTY) Ltd on our website. Our Ambassadors are not salespeople. They simply share their enthusiasm with others about the experience of empowerment through BrainFocus.

Any Ambassador suspected to not be abiding by the principles of informing and non-coercive promotion of our programs, including dishonest conduct, will have their Ambassador status suspended, including pending payouts, with immediate effect and will be revoked upon conclusive determination of misconduct by our company. Any Cash Back payments will be revoked and our agreement with the Ambassador terminated.

In near future, we will be launching an automated online version of our programs from which Ambassadors will be able to further gain both from and learning and an earning point of view.

How much can I earn?

- A) 25% on each referred registration in a scheduled program or online automated program (planned for the future).

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- B) 12.5% on any referral that results in the delivery of a non-scheduled program. This would be referral of i) an individual or ii) a decision-maker that approves group or company programs. It must be noted that not all referrals will result in the delivery of a program.

Who can be a BrainFocus Ambassador?

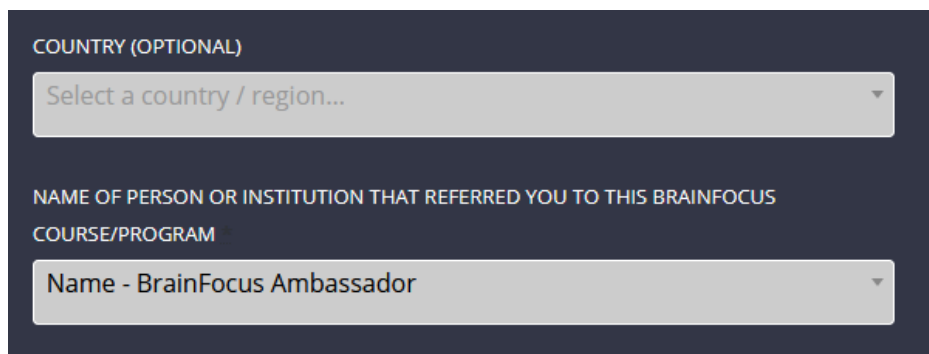
- A) Any BrainFocus Program Graduate
B) Any current BrainFocus Participant or Pending Graduate (must successfully complete the program in which he/she is registered to receive Cash Back).

How do I become an BrainFocus Ambassador?

- A) BrainFocus Graduate (pre-2021). Simply download, complete and submit the form from the website, agree to the Terms and Conditions and submit it to the email address as indicated. You will be notified as soon as your status as a graduate has been verified.
- B) Currently Registered Participant – You automatically qualify upon successful completion of the program in which you are enrolled. No further action is required. You start referring as soon as you are registered.

How will BrainFocus know that I have referred someone?

Once verified as a graduate or pending graduate, your name will be added to the drop-down list in the referral space of the online check-out form. It is a required field and the person that you referred will find your name there. Just let your referral know this.



COUNTRY (OPTIONAL)

Select a country / region...

NAME OF PERSON OR INSTITUTION THAT REFERRED YOU TO THIS BRAINFOCUS COURSE/PROGRAM

Name - BrainFocus Ambassador

When will the funds be paid out?

Verified graduates will receive 50% of the total referral value within 2 weeks of the start of the scheduled program and the balance within 2 weeks after the program is completed.

Pending graduates will receive the cash back proceeds at the end of their program, once their successful completion has been verified.

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Sample GiveBack-CashBack Calculation:

Example Program Length (12-Days): 5 weeks

Referrals:

- a) Gold Program - 1
- b) Silver Program – 3
- c) Bronze - 2

Program	Per Referral Cash Back (CA\$)	Verified Referral Credits	Cash Back	Graduate (Early Cash Back)
Gold	74.75	1	\$74.75	
Silver	32.25	3	\$96.75	
Bronze	10.00	2	\$30.00	
		Total Benefit	\$201.50	50% = \$100.75

FAQ's

How do I receive the funds in Canada or South Africa?

The GiveBack-CashBack funds are sent in the way appropriate to the local jurisdiction, which differs from country to country.

Canada: The payor receives GiveBack-CashBack funds via e-Transfer to the payor's email account we have on file.

South Africa: The payor receives funds delivered to the cellphone number we have on file in R2500 allotments, as necessary.

Thus, banking details are not required.

How do I receive the funds outside Canada or South Africa?

The funds are paid to a bank account designated by the payor subject to an administrative fee of CA\$20.

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Can I leave my funds (for international transfer) with BrainFocus until a later date?

Yes. As a registered BrainFocus Ambassador, we will keep track of your referral earnings and payouts.

Who receives the funds?

The person who pays receives the funds.

Can another person be designated to receive the GiveBack-Cash-Back Funds?

No.

Is there a limit to the number of referrals I can earn from?

No and Yes. You can referrals many people as there are spaces in current program offerings. You can refer to persons and organizations outside scheduled programs, as noted above.

Can I refer myself for the GB-CB Benefit?

No.

Can a BrainFocus graduate be one of my GB-CB referrals?

No.

How will I learn of future BrainFocus programs from which I can earn?

BrainFocus will let you know by email or text message when new programs are going to be released.

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E) Give Back-Cash Back Referral Program – Institutions (Be a BrainFocus Ambassador)

Principles, Terms and Conditions, FAQs

Any school or educational institution can be a BrainFocus Ambassador. This entitles it to earn money for simply referring us to anyone who may receive benefit from our programs, whereby the referral leads to registration. The immediate referral would be to the students attending the referring school but can extend beyond that to other schools, companies or individuals for any program that we might devise.

The BrainFocus Goal is ultimately to have money work in our societies through circulating it, especially to those in need.

A majority of the world's population struggles from day-to-day just to provide the basics of food, clean water, shelter, clothing, education and health care. Indeed, more than 700 million of the global population lives on less than US\$2 per day (UN, 2020) with COVID-19 expected to add another 150 million to the number (World Bank, 2020). More than 50% of the global population lives below the poverty line in all countries combined (United Nations, 2018).

By participating in the GB-CBB initiative, you are contributing to achieving BrainFocus' longer-term vision whereby ***Earn-as-you-Learn*** becomes available by default to every BrainFocus participant. Our multi-dimensional sourcing & distribution of money to populations in need is targeted for global roll out by 2024. We start here by implementing the principle of providing an opportunity to people to earn some extra cash, while getting the benefit of our unique courses.

The need is great and the access to brain development is critical to our common future.

In giving back to institutions, we intend to empower and enable as an institution sees fit. Any funds that are credited to an institution, can receive a cash back payment, apply credit to sponsor a student free of charge, to put toward a Teacher or Parent program or Webinar. It's your choice.

In near future, we will be launching an automated online version of our programs from which Ambassadors will be able to further gain both from and learning and an earning point of view.

Please note that any suspected activity that may be coercive, dishonest or morally out-of-synch with the BrainFocus intention, will result in the suspension of BF Ambassadorial status and may lead to revocation of privileges offered to an institution under this program.

How much can a school/institution earn?

- C) 25% on each referred registration in a scheduled program or online automated program (program currently in development).

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- D) 12.5% on any referral that results in the delivery of a non-scheduled program. This would be referral of i) an individual or ii) a decision-maker that approves group/company programs.

Who can be a BrainFocus Ambassador?

Any (school or educational) Institution.

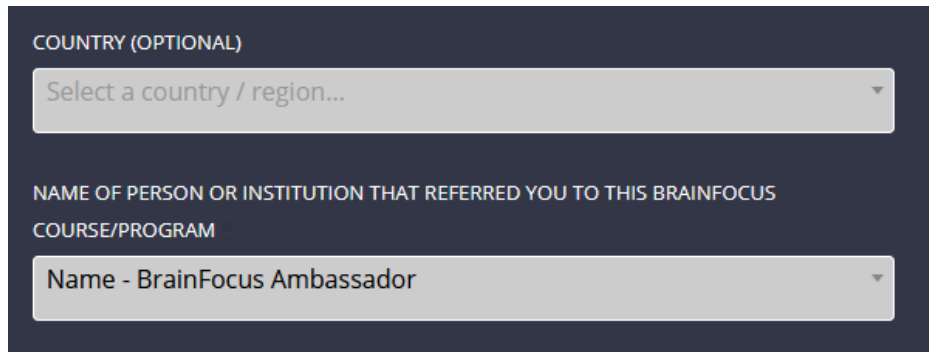
How does an institution become an BrainFocus Ambassador?

Simply download, complete and submit the form from the website, agree to the Terms and Conditions that are described herein, signed (e-signed is valid) by an authorized person warranted to represent the institution and submit it to the email address as indicated.

You will be notified as soon as your status as an Ambassador has been verified and application has been approved usually within 24 hours of the application's receipt.

How will BrainFocus know that the institution has referred someone?

Once approved, the institution's name will be added to the drop-down list in the referral space of the online check-out form. It is a required field and the person that you referred will find your name there. Just let your referral know this.



COUNTRY (OPTIONAL)

Select a country / region...

NAME OF PERSON OR INSTITUTION THAT REFERRED YOU TO THIS BRAINFOCUS COURSE/PROGRAM

Name - BrainFocus Ambassador

When will the funds be paid out?

Institutions will receive the total referral value within 2 weeks after the program is completed.

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Example: '12-Days to better Focus' Program Length: 5 weeks

Program	Per Referral Cash Back (CA\$ at 25%)	Verified Referral Credits	Cash Back
Gold	74.75	4	\$299.00
Silver	32.25	12	\$387.00
Bronze	10.00	2	\$20.00
			Total \$706

FAQ's

How do institutions receive the GiveBack-CashBack funds in Canada or South Africa?

The funds are sent in the way appropriate to the local jurisdiction, which differs from country to country.

Canada: The Ambassador receives funds via e-Transfer to the institution's account. Details will be requested at the time of payout.

South Africa: The Ambassador receives funds via EFT to a designated bank account. Details will be requested at the time of payout.

How do I receive the funds outside Canada or South Africa?

The GiveBack-CashBack funds are paid to a bank account designated by the payor subject to an administrative fee of CA\$20 and any fees charged for international transfers.

Can I leave my funds (for international transfer) with BrainFocus until a later date?

Yes. As a registered BrainFocus Ambassador, we will keep track of your referral earnings and payouts.

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Who receives the funds?

The finance department of the institution.

Can another person be designated to receive the GiveBack-Cash-Back Funds?

Yes. By special documented arrangements. There may be fees involved.

Is there a limit to the number of referrals I can earn from?

No and Yes. You can referrals many people as there are spaces in current program offerings. Referrals that lead to non-scheduled programs are not capped.

Can a BrainFocus graduate be one of my referrals?

No.

How will I learn of future BrainFocus programs from which I can earn?

BrainFocus will let your institutional point person know by email when new programs are going to be released.