

## Conditions of Purchase and Use of the 'Money-4-Nothing' System Pack

Please read the following conditions which cover all versions of the System Packs and only accept and use the idea and enclosed materials of your Money-4-Nothing System Pack if you agree with them.

Failure to seek reimbursement for return of the sealed pack within 60 days of receipt will be deemed as full acceptance of the following conditions.

In the following conditions the 'seller' will be 'Intelligent Opportunities'

1. By making a payment to Intelligent Opportunities for the purchase of the 'Money-4-Nothing System' Pack you, the buyer, are gaining access to the explanation of an idea for personal financial management, the adoption or implementation of which, or any part thereof, is entirely at your own risk as the buyer.
2. As such Intelligent Opportunities cannot accept any responsibility for any loss or damage howsoever caused whether deemed directly or indirectly related to any application of the idea, or any part thereof, by you (the buyer) or anyone else who might gain access to it.
3. The purchase the 'Money-4-Nothing System' Pack also gives you access to related materials which are offered to help describe and give examples of the principles of the idea, called the 'Money-4-Nothing System' and does not engage either party, seller or buyer of the 'Money-4-Nothing System', in any form of contract or inherent guarantees of performance.
4. There will be no binding conditions on the seller of said 'Money-4-Nothing System', and responsibilities for all aspects of financial management will remain with the buyer or any other third parties so engaged by the buyer to implement the system, at all times.
5. The seller offers various related materials to assist in the operation of the system as described, the use of which are entirely the responsibility of the buyer or any other third party making use of them, and for which no responsibility can be accepted by the seller.
6. Use of the various resources, or other related materials in the system pack, with or without modifications, and any inherent impact, alleged or otherwise, on any financial matters in any way attributable to implementation of the 'Money-4-Nothing System' on the part of the buyer or any third party, is the sole responsibility of the buyer or third party.
7. Any use of the idea or support materials as described above by persons beyond the buyer is completely the responsibility of said persons and no liability will rest with the seller.
8. The seller of the 'Money-4-Nothing System' will have no claim on any funds generated or accrued by the buyer's implementation of said plan, and all sums so accrued shall remain with the buyer.
9. If you do not wish to be bound by these conditions you should return your 'Money-4-Nothing' pack unopened to the seller for a refund of your purchase price less any originally charged postage and packing charges within 60 days of receipt.
10. Purchase of the system pack at a discount price as a downloadable file is on the same express conditions as above, but refunds are not available on the basis that once downloaded to your PC this constitutes an opening of the pack.

The Money-4-Nothing System does not constitute 'Financial Advice' and is not regulated by any official body. All use of any of the ideas or materials linked to the system is entirely at your own discretion and risk.