

PLEASE READ THESE PLATFORM TERMS CAREFULLY

When you click the “*accept*” button before accessing the Platform, you are agreeing to be bound by these Platform Terms and a contract between RTP and you is formed. You must be of the age of 18 or over to accept these Platform Terms and enter into a contract with us.

IMPORTANT

IF YOU PURCHASED YOUR SUBSCRIPTION DIRECTLY, AT THE END OF THE INITIAL 12-MONTH SUBSCRIPTION TERM IT WILL AUTOMATICALLY RENEW FOR A FURTHER 12 MONTHS, AND ANNUALLY THEREAFTER, UNLESS YOU TELL US BEFORE THE RELEVANT RENEWAL DATE THAT YOU DO NOT WISH TO RENEW.

THE PLATFORM AND RESOURCES ARE NOT TAILORED TO YOUR INDIVIDUAL NEEDS. IT IS YOUR RESPONSIBILITY TO DECIDE WHETHER THEY ARE SUITABLE FOR YOUR PURPOSES BEFORE SUBSCRIBING TO OR USING THE PLATFORM.

1. WHO WE ARE AND HOW TO CONTACT US

- 1.1 We are QOLSTA Limited (trading as RTP) of 9 Perseverance Works, Kingsland Road, London, E2 8DD (“**RTP**”).
- 1.2 If you need to contact us, please use the following email address: support@rtpresources.com.
- 1.3 Should we need to contact you, we will do so by email only using the email address you provide to us at registration.

2. THE PLATFORM AND RESOURCES

- 2.1 Our “**Platform**” has been developed to help people navigate life’s transitions and build the confidence, capability and resilience to prosper—personally, professionally and purposefully. Once your Subscription is activated you can access the Platform via the link sent to the email address registered with us.
- 2.2 Further details about the Platform are available on our website at www.rtpresources.com (“**Website**”). Our Website provides details of what is available to you on the Platform under this annual subscription (“**Subscription**”).
- 2.3 By purchasing a Subscription, or where a Subscription is purchased on your behalf by your employer or any other third party (“**Organisation**”), we grant you permission to access and use the Platform and Resources in accordance with these Platform Terms.
- 2.4 The following electronic resources are the Resources that we may provide you on the Platform:
 - a) online learning programmes;
 - b) coaching resources;
 - c) live workshops;
 - d) webinars;
 - e) assessments;
 - f) downloadable workbooks;
 - g) journals;
 - h) templates;
 - i) reflection exercises;

- j) community discussions;
- k) wellbeing resources;
- l) AI-assisted learning tools; and
- m) exclusive member events.

These Resources are not fixed and we may add, remove and develop the Resources from time to time, as we think works best for us and you.

- 2.5 We may update the Platform from time to time to improve it, add or change features, fix issues or keep it secure.
- 2.6 If we make a significant change that we consider negatively affects your use of the Platform, we will let you know where reasonably possible.

3. SUBSCRIPTION TERM

- 3.1 If you purchase a Subscription directly, your Subscription will last for 12-months. If your Subscription is purchased for you by an Organisation, your access to the Platform will continue for the period agreed between RTP and the Organisation. We or the Organisation will tell you how long that period is. In these Platform Terms, the period for which you are entitled to access the Platform is your **"Subscription Term"**.
- 3.2 At the end of each Subscription Term:
 - a) if you purchased your Subscription directly from us, your Subscription will automatically renew for a further 12-months unless you cancel before the renewal date
 - b) if your Subscription was purchased by an Organisation, it will only renew in accordance with our Agreement with the Organisation.
- 3.3 You may cancel your Subscription at any time through your account settings or by contacting us. If you purchased your Subscription directly, your access will continue until the end of your current Subscription Term. If your Subscription was purchased for you by an Organisation, your access will continue until the earlier of the end of your Subscription Term or the date on which your access otherwise ends in accordance with the Organisation's agreement with us.
- 3.4 If you purchased your Subscription directly, cancelling your Subscription stops future renewals and future payments. It does not normally entitle you to a refund for the current Subscription Term, except where you have cancellation rights under applicable consumer laws.
- 3.5 Details of our current subscription plans, subscription periods and fees are available on the Website and may be updated from time to time.

4. SUBSCRIPTION FEES

This clause 4 applies where you purchase your Subscription directly from us. If an Organisation purchases your Subscription, the price, payment, renewal and cancellation arrangements are agreed between us and that Organisation. Your access may end if the Organisation cancels your Subscription or its agreement with us ends.

- 4.1 When you purchase a Subscription, you are purchasing access to the Platform for a period of 12 months.
- 4.2 The Subscription Fee is payable in full in advance for each 12-month Subscription Term.
- 4.3 If your Subscription renews, we will charge the 12-month Subscription Term fee to your chosen payment method.

4.4 We will let you know in advance if the annual Subscription Fee changes before your next renewal.

5. ACCEPTABLE USE OF PLATFORM

5.1 You must:

- a) not use the Platform and/or Resources in any unlawful manner, for any unlawful purpose, or in any manner inconsistent with these Platform Terms, or act fraudulently or maliciously, for example, by hacking into or inserting malicious code, such as viruses, or harmful data, into the Platform and/or Resources;
- b) not infringe our intellectual property rights or those of any third party in relation to your use of the Platform and/or Resources, including by the submission of any material (to the extent that such use is not licensed by these Platform Terms);
- c) not transmit any material that is defamatory, offensive or otherwise objectionable in relation to your use of the Platform and/or Resources;
- d) not use the Platform and/or Resources in a way that could damage, disable, overburden, impair or compromise our systems or security or interfere with other users; and
- e) not collect or harvest any information or data from any Platform or our systems or attempt to decipher any transmissions to or from the servers running our Platform.

6. YOUR USE OF THE PLATFORM

6.1 We are giving you personally the right to use the Platform as set out above. You may not otherwise transfer access to the Platform or the Resources to someone else, whether for money, for anything else or for free.

6.2 In return for your agreeing to comply with these Platform Terms you may:

- a) access, view and use the Platform and Resources online;
- b) use any Resources to support your permitted use of the Platform; and
- c) receive the benefit of any updates, improvements, modifications or enhancements that we make available through the Platform from time to time.

6.3 The access to the Platform under these Platform Terms is personal to you and may not be transferred, shared with or given to any other person unless we agree in writing.

6.4 You must notify us promptly if you become aware of or suspect any unauthorised access to or use of your account.

7. PRIVACY

7.1 We collect and use your name and email address to provide you with access to the Platform. For more information about how we use your personal information, please see our Privacy Policy on our Website.

7.2 If you buy your Subscription directly from us, we are the data controller.

7.3 If an Organisation provides your Subscription, that Organisation is the data controller and we generally process your personal information on its behalf to provide your access to the Platform. Our Privacy Policy explains when we may use your information for our own purposes.

8. THE PLATFORM AND OUR CONTENT (INCLUDING OUR RESOURCES)

8.1 The Platform and its content belong to us or our licensors.

8.2 Your Subscription gives you the right to access and use the Platform for your own personal use. It does not give you ownership of the Platform or any of its content.

8.3 You must not copy, share, change, sell or otherwise use any part of the Platform or Resources except as allowed by these Platform Terms or by law.

9. WORKING WITH OTHER PARTIES

9.1 We may work with third-party contributors, including health, financial or insurance professionals, to provide relevant content. You should make your own decision whether to engage with them or obtain any advice, products or services they offer.

9.2 To promote transparency, if we are working with a party and we are to receive a fee, commission or other benefit in connection with introducing a user to such party, we will make this clear to you.

10. TECHNICAL POINTS AND LICENCE RESTRICTIONS

10.1 To access the Platform you will be required to have an account. Access to the Platform is passwordless and access to your account each time will be via a secure time-limited login link sent to your email address. If an Organisation has purchased your Subscription then your email address will normally be provided by the Organisation to us.

10.2 You are responsible for maintaining the confidentiality of your account credentials.

10.3 You must not:

- a) copy, reproduce, distribute, publish, sell or commercially exploit any part of the Platform or Resources;
- b) attempt to gain unauthorised access to the Platform, its servers or supporting systems;
- c) use automated tools, scraping technologies or similar methods to extract data from the Platform; or
- d) interfere with or disrupt the operation of the Platform.

11. TERMINATION, SUSPENSION OR DISABLING YOUR ACCESS TO THE PLATFORM

11.1 We may terminate, suspend or disable your Subscription where we reasonably believe:

- a) that your account has been compromised or is being used in breach of these Platform Terms;
- b) that you have repeatedly or seriously breached these Platform Terms.

11.2 Where your Subscription to access the Platform has been purchased by an Organisation on your behalf, we may terminate, suspend or disable your account if:

- a) the Organisation terminates your access to the Platform;
- b) our agreement with the Organisation expires or is terminated, or otherwise permits us to suspend or terminate your access, including where the Organisation has failed to pay the applicable Subscription Fees.

11.3 Upon termination or expiry of our contract with you, any rights granted to you under these Platform Terms will terminate immediately, save for any provisions which are intended to survive termination.

12. USING OUR PLATFORM AND RESOURCES

12.1 The Platform and the Resources are to be used for educational, training and wellbeing support purposes. Any Resources providing wellbeing content, self-development programmes, coaching resources, workshops, assessments and related materials are

intended to support personal growth, learning and wellbeing. However, it is important that you understand that:

- a) the Resources content available through the Platform are not intended to diagnose, treat, cure or prevent any medical or mental health condition;
- b) any coaching services accessible or arranged via the Platform are intended to facilitate personal reflection and development and should not be regarded as therapy, counselling or clinical treatment.

We would encourage you to seek appropriate advice from a qualified healthcare professional if you have concerns about your physical health, mental health or emotional wellbeing.

- 12.2 The Platform and Resources may include information relating to financial, pension, insurance, legal or other professional matters. This information is provided for general educational purposes only and does not constitute professional advice specific to your circumstances.

You should exercise your own judgement and, where appropriate, obtain advice from a suitably qualified professional before making any decision or taking any action based on such information.

- 12.3 While we take reasonable care to keep information on the Platform up to date, we cannot guarantee that all content will always be accurate, complete or current.
- 12.4 We are not responsible for delays or interruptions caused by events outside our reasonable control. If this happens, we will try to let you know and minimise the disruption. If the Platform is unavailable for a period of 21 or more consecutive days, you may contact us to end your Subscription and receive any refund to which you are entitled.
- 12.5 Some content may be provided by hosts, guests, advisers or other third-party contributors. Any views, opinions or recommendations expressed by them are their own and do not necessarily reflect those of RTP.
- 12.6 You are responsible for deciding whether to act on such content, engage with any third-party contributor or obtain any advice, products or services offered by them. Any such relationship will be between you and that third party.

13. OUR RESPONSIBILITY TO YOU

- 13.1 If we do not comply with these Platform Terms, we are responsible for any loss or damage you suffer that is a foreseeable result of our breach or our failure to use reasonable care and skill. We are not responsible for losses that are not foreseeable.
- 13.2 Nothing in these Platform Terms limits or excludes our liability where it would be unlawful to do so.

14. TRANSFERS

- 14.1 We may transfer our rights and obligations under these Platform Terms to another organisation. We will always tell you in writing if this happens and we will ensure that the transfer will not affect your rights under the contract.
- 14.2 You may only transfer your rights or your obligations under these Platform Terms to another person if we agree in writing.

15. NO RIGHTS FOR OTHER PARTIES

- 15.1 This contract does not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract.

16. IF PART OF THE PLATFORM TERMS ARE INVALID

- 16.1 Each of the paragraphs of these Platform Terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

17. WHICH LAWS APPLY

- 17.1 These Platform Terms are governed by English law. You can bring legal proceedings in the English courts. If you live in Scotland, Wales or Northern Ireland, you may also bring proceedings in the courts of the country where you live.