TERMS AND CONDITIONS

Client Terms and Conditions for all Creative Property Academy programs, memberships, add-ons, mentoring, events and services. Effective 14 November 2026.

Please read these Terms carefully. By ticking the box at checkout, paying any amount, signing an order form, or accessing any part of a Program, you agree to be bound by these Terms, our Refund Policy and our Privacy Policy. If you do not agree, do not purchase or access a Program.

1. About us and these Terms

1.1 These Terms are between you and Sandrez Managements Pty Ltd (ACN 703 591 557, ABN 52 703 591 557), which operates Creative Property Academy (**CPA**, **we**, **us**, **our**). References to us include our directors, employees, contractors, coaches, mentors, agents, successors and assigns.

1.2 These Terms apply to every product and service we offer, now or in future (each a **Program**), including:

- **The Property Playbook** online program and resource pack (the **Course**);
- **The Boardroom** monthly membership;
- **RP Data - Premium** monthly add-on;
- individual mentoring, including Elite Mentoring 1-1;
- live and online events, webinars and workshops; and
- any other course, coaching, community, data or service we offer.

1.3 The **Program Details** for your purchase are the description, inclusions, price and payment terms shown on your checkout page, order form, invoice, proposal or written confirmation from us. The Program Details form part of these Terms. If they conflict with these Terms, the Program Details apply to the extent of the conflict.

1.4 **You** means the person who purchases or accesses a Program. Where a Program is purchased by or for a company, trust, partnership or self-managed super fund, both that entity and the individual accessing the Program are bound by these Terms, jointly and severally.

2. Eligibility

2.1 You must be 18 or older and have the legal capacity to enter into this agreement. By purchasing, you confirm that you do.

2.2 You confirm that the information you give us is true, complete and current, and that you will keep it up to date.

2.3 You confirm you have reviewed the Program Details, had the opportunity to ask questions, and decided the Program is suitable for you before purchasing.

3. Your agreement

3.1 This agreement is made when we accept your order, which occurs when your first payment is received or when you accept these Terms, whichever is earlier.

3.2 These Terms, the Program Details, our Refund Policy and our Privacy Policy are the entire agreement between you and us about your Program. They replace any earlier discussion, statement, presentation or understanding.

3.3 Our staff, coaches, presenters and sales team are not authorised to make promises, guarantees or representations that are not set out in the Program Details or in writing from a director of CPA. Nothing in this clause limits your rights under the Australian Consumer Law.

3.4 **No cooling-off period.** There is no cooling-off period for any Program, except where the Australian Consumer Law requires one for an unsolicited consumer agreement. A purchase made on a call, webinar or event that you booked, registered for or chose to attend is not an unsolicited consumer agreement.

4. Price and payment

4.1 All prices are in Australian dollars and include GST unless stated otherwise.

4.2 You must pay the price set out in your Program Details. Where a Program price is payable by instalments, you are buying the whole Program and paying for it over time. The full price is owed whether or not you use, complete or continue to access the Program.

4.3 By purchasing a membership, add-on or payment plan, you authorise us and our payment provider to store your payment details and automatically charge each amount on its due date. You must keep a valid payment method on file.

4.4 Bank transfers must only be made to the bank account or PayID shown in your Program Details or in writing from us, using the reference we give you. **We will never change our bank details by email or text message.** We are not responsible for any payment sent to any other account, and that payment does not reduce the amount you owe us.

4.5 Your access begins once your first payment is received and cleared.

5. The Property Playbook Course and lifetime access

5.1 When you purchase the Course, you receive **Lifetime Access** to the online Course content and resource pack described in your Program Details.

5.2 **Lifetime Access means access for as long as we, or a successor business, continue to operate the Course and the online platform it is delivered on.** It does not mean your lifetime, and it is not a promise that the Course will be offered indefinitely.

5.3 We may update, improve, reorganise, replace or remove Course content, modules, templates and tools from time to time, and may move the Course to a different platform. Your Lifetime Access applies to the Course as it is offered from time to time.

5.4 If we stop operating the Course, we will give you at least 30 days' notice where reasonably practicable, and your Lifetime Access then ends. Your rights under the Australian Consumer Law are not affected.

5.5 Lifetime Access is conditional on your compliance with these Terms and may be suspended or terminated under clause 13.

5.6 The Course does not include live mentoring, access to Phrez Sandhu or any CPA coach, deal reviews, or RP Data, unless your Program Details say so. These are available through the add-ons in clauses 6 and 8.

6. The Boardroom membership

6.1 The Boardroom is a monthly membership that includes live group mentoring sessions on the days and times we publish, and up to 5 hours per Billing Month of individual time with Phrez Sandhu outside those sessions (**Direct Access Hours**), as described in your Program Details.

6.2 **Billing.** The Boardroom is billed monthly in advance on the same date each month (each a **Billing Month**) and renews automatically until cancelled under clause 7.

> **Direct Access Hours do not roll over.** Your Direct Access Hours are up to 5 hours in each Billing Month. Any hours not used in a Billing Month expire at the end of that Billing Month. Unused hours are not carried over to any later month, do not accumulate, have no cash value, are not refundable, cannot be exchanged for anything else and cannot be transferred to another person. The membership fee is the same whether you use all, some or none of your hours.

6.3 **Booking.** Direct Access Hours must be booked in advance through our booking system or with Phrez, are subject to his availability, and are used in minimum blocks of 30 minutes. We do not guarantee that a particular day or time will be available, and lack of availability on a particular day or time does not entitle you to roll over, refund or credit any hours.

6.4 **Rescheduling.** You may reschedule a booking by giving at least 48 hours' notice. If you give less notice, do not attend or arrive more than 15 minutes late, the booked time is treated as used.

6.5 **What counts as time.** Direct Access Hours include calls, meetings, preparation and review of your deals or documents, and messages requiring a substantive response. Where Phrez attends a meeting in person, travel time counts toward your hours, and you must reimburse reasonable travel costs for meetings outside South East Queensland, agreed in advance. In-person attendance is at our discretion.

6.6 **Phrez's role.** When Phrez attends vendor meetings, negotiations or other meetings with you, he attends as your mentor only. You remain the principal and decision maker. Phrez does not act as your agent, negotiate or sign on your behalf, hold any money for you, or provide real estate, legal, financial or credit services. Any agreement you enter into is your own.

6.7 Missed group sessions are not repeated, credited or refunded. Recordings, where provided, are at our discretion.

6.8 We may change the schedule, format, platform or presenters of Boardroom sessions, provided the membership remains substantially equivalent. If Phrez is unavailable for an extended period, we may provide another suitably experienced CPA mentor in his place.

7. Cancelling a membership or add-on

7.1 You may cancel The Boardroom or RP Data - Premium by giving us **at least 30 days' written notice** by email to admin@creativepropertyacademy.com. Stopping a payment, cancelling your card or disputing a charge is not notice of cancellation.

7.2 You must pay all monthly fees falling due during the 30-day notice period. Your access continues until the end of the last Billing Month you have paid for, and then ends.

7.3 No refunds or credits are given for part months, unused months, unused Direct Access Hours or unused RP Data access.

7.4 We may cancel a membership or add-on at any time by giving you 30 days' notice, or immediately under clause 13. If we cancel other than under clause 13, you will not be charged for any period after the cancellation takes effect.

7.5 If you rejoin after cancelling, you pay the price applying at the time you rejoin.

8. RP Data - Premium add-on

8.1 RP Data - Premium gives you access to RP Data and RP Prospector, supplied by CoreLogic, for each Billing Month you pay for. Your use is subject to CoreLogic's terms, which you agree to follow.

8.2 Access is personal to you. You must not share logins, resell data or download data in bulk. If CoreLogic or we suspend or terminate your access because you breach their terms or ours, no refund is payable.

8.3 We are not responsible for the availability, accuracy, features or changes to RP Data. Changes made by CoreLogic do not entitle you to a refund.

9. Changes to membership prices

9.1 We may change the monthly price of any membership or add-on by giving you at least 30 days' notice. If you do not accept the new price, you may cancel before it takes effect without a further notice period. Continuing your membership after the new price takes effect is acceptance of it.

10. Missed payments

10.1 If any payment fails or is not paid on time, we may retry the payment and will notify you. You must pay the overdue amount within 7 days of our notice.

10.2 While any amount is overdue, we may suspend your access to any or all Programs, including the Course, memberships, Direct Access Hours, communities and data. Suspension does not pause your billing or extend any access period, and Direct Access Hours expire as normal during suspension.

10.3 For any Program payable by instalments, if an amount remains unpaid 14 days after it is due, **the entire unpaid balance becomes immediately due and payable.**

10.4 Interest accrues on overdue amounts at 8% per annum, calculated daily, until paid.

Debt recovery costs form part of your debt. If we take any step to recover an amount you owe us, all costs we incur in doing so are added to and form part of the debt you owe us, and are recoverable from you as a debt due. These costs include dishonour and failed payment fees, debt collection agency fees and commissions (including commissions calculated as a percentage of the debt), tracing and search fees, court and filing fees, and legal costs on a full indemnity basis.

10.5 We may refer any unpaid amount to a debt collection agency or lawyer, and may give them your contact details and information about the debt for that purpose. Any payment you make is applied first to recovery costs and interest, then to the unpaid Program price.

11. Chargebacks and payment disputes

11.1 If you have a concern about a payment, you agree to contact us first at admin@creativepropertyacademy.com and give us at least 14 days to resolve it before asking your bank or card provider to dispute the payment.

11.2 Disputing a valid payment for a Program you purchased, or for services made available to you, is a breach of these Terms. We may immediately suspend or terminate all of your access, any unpaid balance becomes due, and you must reimburse any dispute fees and costs we incur.

11.3 You agree we may provide your bank or payment provider with evidence of your purchase and use, including your acceptance of these Terms, payment records, call and session recordings, attendance records, booking records, and platform login and activity data.

12. Live events, individual mentoring and other Programs

Live and online events

12.1 Event tickets are for the named attendee only and may not be transferred without our written consent. You are responsible for your own travel, accommodation and other costs. We may change the venue, date, schedule, content or presenters of an event. If we cancel or reschedule an event, we will offer you a place at the rescheduled or an equivalent event.

12.2 At events you must follow our directions and the venue's rules. We may remove any attendee who behaves inappropriately, without refund. Events may be photographed, filmed and recorded, and by attending you consent to appearing in those recordings.

Individual mentoring, including Elite Mentoring 1-1

12.3 Individual mentoring Programs include the number of sessions set out in the Program Details, to be used within the access period stated. Sessions may be rescheduled with at least 48 hours' notice. Sessions rescheduled with less notice, missed, or not used by the end of the access period are forfeited. **Unused, missed or forfeited sessions are not carried over, extended or refunded, and do not reduce the price you owe.**

Access to all Programs

12.4 Your access is personal to you. You must not share your login details, recordings, materials or access with anyone else. We may monitor logins and device activity to protect our content, and may suspend or terminate access we reasonably believe has been shared, without refund.

12.5 Program components are not transferable, exchangeable or redeemable for cash.

13. Suspension and termination

13.1 We may suspend or terminate your access to any or all Programs, including your Lifetime Access to the Course, immediately by written notice if you:

- fail to pay any amount when due;
- dispute or reverse a valid payment;
- share your access, or breach clause 12.4 or clause 16;
- behave in an abusive, threatening, harassing, discriminatory or disruptive way toward our staff, coaches or other clients;
- use our Programs to solicit, market to or recruit other clients, or for any unlawful purpose;
- make public statements about us that are false or misleading; or
- otherwise materially breach these Terms.

13.2 If we terminate your access under clause 13.1, any unpaid amount becomes immediately due and no refund is payable, except where required by the Australian Consumer Law.

13.3 You may stop using a Program at any time, but that does not end your obligation to pay amounts owed, or the notice period for memberships and add-ons.

13.4 Clauses that by their nature should survive termination, including payment, intellectual property, confidentiality, liability and indemnity, survive termination or expiry of these Terms.

14. General education only, no advice

> Our Programs are **general education and mentoring only**. We do not hold an Australian Financial Services Licence or an Australian Credit Licence, and we are not real estate agents, lawyers, accountants, tax agents, mortgage brokers or financial advisers. Nothing we provide is personal financial, investment, legal, tax, credit or real estate advice.

14.1 Information we provide does not take into account your objectives, financial situation or needs. Before acting on it, you must consider whether it is appropriate for you and obtain your own independent legal, financial, tax and other professional advice.

14.2 You are solely responsible for every decision you make and every transaction you enter into, including any property purchase, option agreement, joint venture, finance arrangement, renovation or sale.

14.3 Property and investment activities involve risk, including the loss of some or all of your money and liability for costs and debts. Deals involve costs, take time and may not proceed or be profitable.

14.4 **We do not guarantee any result, profit, income, number of deals, finance approval, timeframe or outcome.** Your results depend on your own effort, skills, circumstances, capital, market conditions and decisions. Examples, figures, roadmaps, case studies and testimonials, whether ours or other clients', are illustrations only, are not typical, and are not a promise or forecast of your results.

14.5 Third parties we refer or introduce you to, such as solicitors, brokers, tradespeople, agents and money partners, are independent of us. We are not responsible for their services, advice or conduct. Any arrangement you make with them is between you and them. We may receive a benefit from some referrals and will tell you where the law requires.

15. Self-managed super funds

15.1 If you intend to pay using funds from a self-managed super fund, you must obtain your own independent advice first. Before we accept payment from an SMSF, we require a signed letter from the trustee confirming that the payment complies with the law and the fund's trust deed, stating the amount, and confirming the fund agrees to be bound by these Terms. You and the trustee are solely responsible for the fund's compliance. We may decline any payment from an SMSF.

16. Intellectual property and confidentiality

16.1 We own, or are licensed to use, all intellectual property in our Programs, including videos, recordings, slides, workbooks, templates, contracts, spreadsheets, scripts, systems, methods and branding (the **Materials**).

16.2 We grant you a personal, non-exclusive, non-transferable licence to use the Materials while your access continues, solely for your own education and your own property activities. You must not copy, record, share, resell, publish, teach, adapt or create competing products from the Materials, or use them to coach or train others, without our prior written consent.

16.3 You must not record any session, meeting or event without our prior written consent.

16.4 Information shared by us or other clients in a Program, including deal details, is confidential. You must not disclose it outside the Program.

16.5 You must not use any Program, community, client list or contact details obtained through a Program to promote any business, product or service, to recruit other clients, or to build lists or databases.

16.6 Content you post in our communities remains yours, but you grant us a perpetual, royalty-free licence to host, display and use it in connection with our Programs.

17. Recordings and testimonials

17.1 We may record sales calls, support calls, mentoring sessions, Direct Access calls and events for delivery, quality, training, compliance and record-keeping purposes, and to resolve disputes. By participating, you consent to being recorded. Group session recordings may be shared with other clients of the Program.

17.2 We will not use your name, image, voice, results or testimonial in public marketing without your consent.

18. No refunds for change of mind

18.1 **We do not provide refunds for change of mind**, including for unused content, unused Direct Access Hours, missed sessions or events, or a change in your circumstances. Our Refund Policy forms part of these Terms. You keep your rights under the Australian Consumer Law, including a refund where

we fail to meet a consumer guarantee and the failure is major.

19. Australian Consumer Law

19.1 Our services come with guarantees that cannot be excluded under the Australian Consumer Law. Nothing in these Terms excludes, restricts or modifies any right, remedy, guarantee or other term implied or imposed by law that cannot lawfully be excluded or limited.

19.2 Where our liability for failing to comply with a consumer guarantee can lawfully be limited, it is limited, at our option, to supplying the services again or paying the cost of having them supplied again.

20. Limitation of liability

20.1 Subject to clause 19, and to the maximum extent permitted by law, we exclude all conditions, warranties and representations not expressly set out in these Terms.

20.2 Subject to clause 19, and to the maximum extent permitted by law, we are not liable for any indirect or consequential loss, or any loss of profit, revenue, opportunity, savings, data or goodwill, or any loss arising from any property, investment, finance or business decision or transaction you make, however caused, including by negligence.

20.3 Subject to clause 19, and to the maximum extent permitted by law, our total liability for all claims arising out of or in connection with a Program is limited to the amount you paid us for that Program in the 3 months before the claim arose.

21. Indemnity

21.1 You indemnify us against any loss, claim, liability, cost or expense (including reasonable legal costs) arising from your breach of these Terms, your misuse of the Materials, your dealings with any third party, or any transaction you enter into, except to the extent caused by our negligence or breach.

22. Changes to these Terms

22.1 We may update these Terms from time to time. Updated Terms apply to purchases made after they are published. For existing memberships and add-ons, updated Terms apply from the next Billing Month after we give you at least 30 days' notice, and you may cancel before then without a further notice period. For other existing Programs, an update applies only where it does not materially disadvantage you or is required by law.

23. Disputes

23.1 If a dispute arises, you agree to first raise it with us in writing at admin@creativepropertyacademy.com, and both parties agree to try in good faith to resolve it within 30 days before starting proceedings, except where urgent relief is needed. This does not limit your right to contact a consumer protection agency.

24. General

24.1 **Governing law:** these Terms are governed by the laws of Queensland, Australia, and you submit to the non-exclusive jurisdiction of the courts of Queensland.

24.2 **Assignment:** we may assign or novate our rights and obligations under these Terms to a related or successor entity that continues to provide the Program, by giving you notice. You may not assign your rights without our written consent.

24.3 **Severability:** if any part of these Terms is invalid or unenforceable, it is read down or severed to the extent necessary, and the rest continues in effect.

24.4 **Waiver:** a failure or delay by us to enforce any right is not a waiver of that right.

24.5 **Force majeure:** we are not liable for any delay or failure caused by events beyond our reasonable control, including illness, natural disasters, pandemics, platform outages and government action. We will resume delivery as soon as reasonably possible.

24.6 **Electronic communications:** you consent to entering into this agreement and receiving notices electronically, by email, SMS or through our platforms. You may give us notice at admin@creativepropertyacademy.com.

25. Contact us

Creative Property Academy
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