

# Terms & Conditions

CDJ & Associates – Website Terms & Conditions

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CDJ & Associates (“CDJ & Associates,” “we,” “us,” or “our”) is a boutique consulting firm specializing in strategy, operations, communications, and related advisory services.

These Terms and Conditions (“Terms” or “Agreement”) govern your use of our website, [insert domain] (the “Site”), and any services, content, or resources made available through the Site (collectively, the “Services”).

By accessing or using the Site or any of our Services, you are agreeing to these Terms. If you do not agree, you must not use the Site or Services.

You can review the most current version of these Terms at any time on this page. We may update these Terms from time to time by posting a new version on the Site. Your continued use of the Site after changes are posted means you accept the updated Terms.

## 1. Eligibility

You must be at least 18 years old and able to enter into legally binding contracts to use this Site and our Services. By using the Site, you represent and warrant that you meet these requirements. If you are using the Site on behalf of an organization, you represent that you have authority to bind that organization to these Terms.

## 2. Access to the Site & Services

### 2.1 License to Use

Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, revocable license to access and use the Site for your personal or internal business purposes.

### 2.2 Changes to the Site

We may modify, suspend, or discontinue any part of the Site or Services at any time, with or without notice. We may also set limits on certain features or restrict access to parts or all of the Site. We are not liable to you or any third party for any such modifications or interruptions.

### 2.3 Account Security (If Applicable)

If you create an account, you are responsible for maintaining the confidentiality of your login information and for all activities that occur under your account. You agree to notify us immediately of any unauthorized use of your account.

## 3. Acceptable Use

You agree not to use the Site or Services in any way that:

- Violates any applicable law or regulation
- Attempts to gain unauthorized access to the Site, other accounts, or systems.
- Interferes with or disrupts the operation or security of the Site.
- Introduces viruses, malware, or other harmful code.
- Copies, modifies, reverse engineers, or attempts to obtain the source code of any part of the Site.
- Harasses, abuses, or is otherwise inappropriate toward our team members, contractors, or other users.

We reserve the right to suspend or terminate your access to the Site and Services if, in our judgment, you violate these rules or otherwise misuse the Site. We may do so without notice and without any obligation to refund fees already paid.

You agree to be responsible for any losses, damages, or costs (including reasonable attorneys’ fees) arising out of or related to your misuse of the Site or your breach of these Terms.

## 4. Privacy

Your use of the Site is also governed by our Privacy Policy, which explains how we collect, use, and protect your personal information. Our Privacy Policy is incorporated into these Terms by reference. Please review it carefully before using the Site.

## 5. Intellectual Property

All content on the Site—including text, graphics, logos, images, videos, layouts, and software—is owned by CDJ & Associates or our licensors and is protected by copyright, trademark, and other intellectual property laws.

- You may view and download content from the Site for your personal or internal business use only.
- You may **not** copy, reproduce, distribute, modify, create derivative works from, publicly display, or otherwise exploit any content from the Site without our prior written consent.
- Our business names, logos, and brand elements are protected marks or trade dress. You may not use them without our prior written permission.

All rights not expressly granted in these Terms are reserved by CDJ & Associates.

## 6. Disclaimers & Limitation of Liability

### • 6.1 No Guarantees

The Site and Services are provided on an “as-is” and “as-available” basis. While we strive to provide high-quality, professional content and services, we do not guarantee specific outcomes, results, or returns from our advice, tools, or materials.

To the fullest extent permitted by law, we disclaim all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, non-infringement, and accuracy.

### • 6.2 No Professional Advice

Information provided on the Site is for general informational and educational purposes only. It is not legal, financial, tax, or mental health advice. You should consult your own professional advisors before making decisions based on any information or materials obtained from us.

### • 6.3 Limitation of Liability

To the fullest extent permitted by law, CDJ & Associates and its owners, employees, contractors, and agents will not be liable for any indirect, incidental, consequential, special, or punitive damages, or for lost profits, lost revenue, lost data, or business interruption arising out of or related to your use of (or inability to use) the Site or Services.

If, despite the above, we are found liable to you for any damage or loss arising out of or related to your use of the Site or Services, our total liability shall not exceed one hundred dollars (USD \$100) or the amount you have paid to us in fees for Services in the three (3) months preceding the event giving rise to the claim, whichever is greater.

## 7. Release

To the fullest extent permitted by law, you release CDJ & Associates and our owners, employees, and contractors from any claims, demands, or damages arising out of or related to your use of the Site or Services.

## 8. Copyright Concerns

We respect the intellectual property rights of others. If you believe that any content on the Site infringes your copyright, please contact us with the following information:

- Your name and contact information.
- A description of the copyrighted work you claim has been infringed.
- A description of where the allegedly infringing material is located on the Site.
- A statement that you have a good-faith belief that the use is not authorized by the copyright owner, its agent, or the law.
- A statement, under penalty of perjury, that the information in your notice is accurate and that you are the owner of the copyright or authorized