

Terms of Service

Last Updated: November 2, 2025

These Terms of Service ("Terms") govern your use of the website, content, programs, and digital products offered by **Lo Social Marketing LLC** ("Company," "we," "us," or "our"). By accessing or using any of our websites or services, you agree to be bound by these Terms, as well as our **Privacy Policy** and **Refund & Return Policy**, which are incorporated by reference.

1. Who We Are

Lo Social Marketing LLC is a North Carolina limited liability company located at **12910 Tahoe Dr, Charlotte, NC 28273**. Our mission is to help creators and entrepreneurs grow through AI-driven social-media and marketing education.

2. Eligibility

You must be at least **18 years old** and have the legal capacity to enter into these Terms. By using our site, you affirm that you meet these criteria.

3. User Accounts

To access certain programs, you may be required to create an account. You agree to provide accurate, current, and complete information and to keep your login credentials confidential. You are responsible for all activity that occurs under your account.

4. Intellectual Property Rights

All course content, videos, frameworks, designs, trademarks, and materials provided by Lo Social Marketing LLC are protected by copyright and trademark law. You may not copy, share, distribute, or resell any material without our prior written consent.

5. Limited License

We grant you a personal, non-transferable, non-exclusive, revocable license to access and use our content for your own educational purposes. Commercial use, redistribution, or public display of our content is strictly prohibited.

6. Payments and Billing

All payments are processed securely through third-party providers such as **Stripe** and **Whop**. By completing a purchase, you authorize Lo Social Marketing LLC or its partners to charge your chosen

payment method. Some services may renew automatically unless canceled under their specific terms.

7. Refund and Guarantee Terms

All matters related to refunds, satisfaction policies, or performance commitments are governed solely by our **Refund & Return Policy**. That policy is presented **at the point of checkout** and again **in your post-purchase materials** (order confirmation / student portal). By completing your purchase, you confirm that you have reviewed and agreed to those terms. No additional refund rights or guarantees exist outside that policy.

8. No Earnings or Results Guarantees

We do not promise specific results or income. All examples and testimonials represent individual experiences. Your outcomes depend on your own effort, consistency, and external market factors.

9. Community Conduct

When participating in community groups or live sessions, you agree to engage respectfully. We reserve the right to remove participants for harassment, spam, or any behavior deemed disruptive.

10. Chargebacks and Disputes

You agree not to initiate a payment dispute without first contacting us. Unfounded or fraudulent chargebacks may result in suspension of your access, collection actions, and permanent exclusion from future programs.

11. Disclaimers

All services and content are provided **“as is”** and **“as available.”** We disclaim all warranties, express or implied, including merchantability, fitness for a particular purpose, and non-infringement. We do not guarantee uninterrupted or error-free operation.

12. Limitation of Liability

To the maximum extent permitted by law, Lo Social Marketing LLC shall not be liable for any indirect, incidental, consequential, or punitive damages arising from your use of our services. Our total liability shall not exceed the amount paid by you for the specific product or service in question.

13. Termination

We may suspend or terminate your access at any time, with or without notice, for conduct that violates these Terms or harms other users or our business.

14. Governing Law

These Terms are governed by the laws of the **State of North Carolina**, without regard to conflict-of-laws principles. Any disputes shall be resolved exclusively in the courts of **Mecklenburg County, NC**.

15. Modifications to Terms

We may update these Terms at any time. The latest version will always include the effective date at the top. Continued use of our services after changes constitutes acceptance of the updated Terms.

16. Contact

Lo Social Marketing LLC

12910 Tahoe Dr, Charlotte, NC 28273

Email: [**support@smartgrowth-academy.com**](mailto:support@smartgrowth-academy.com)