

Terms of Service

The rules for buying from InihaoStudio, written so you can read them without a lawyer and still know exactly where you stand.

THE SHORT VERSION

- Everything sold here is a digital file. Nothing ships and there is no delivery address.
- Files reach you the moment payment clears. Once a file is delivered, the sale is final.
- You buy a personal licence. Use it, print it, fill it in — do not resell or share it.
- Four things are refundable, and the Refund & Dispute Policy names them. You have 7 days to report one.
- If something goes wrong, email us before you call your bank. A chargeback filed without asking us first breaks these Terms.
- Nothing here removes a right the law gives you and does not let us take away.

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Effective 21 October 2026

Seller Inihao Studio, Philippines

Contact franz.nate07@gmail.com

1 Who we are

We are Inihao Studio, an independent digital studio based in the Philippines. We publish and sell downloadable templates, eBooks, printables and recorded courses through this website and through our storefront on Whop.

These Terms of Service (**the Terms**) are the agreement between you (**you, the buyer**) and Inihao Studio (**we, us, the studio**). They cover this website and anything you buy from it.

One address handles everything in these Terms: franz.nate07@gmail.com. Use it for orders, refunds, disputes, privacy requests and licence questions.

2 Accepting these Terms

You accept these Terms when you tick the acceptance box at checkout and place an order, when you download or open a file, or when you otherwise use the site. The box at checkout is not decoration: it is your confirmation that you read these Terms and the Refund & Dispute Policy before paying, and that confirmation is part of the record we rely on if a payment is later disputed.

If you do not accept these Terms, do not complete a purchase.

You confirm that you are at least 18 years old, or that an adult with authority over the purchase is buying on your behalf. Products made for children are bought by an adult; see the Privacy Policy.

Whop processes the payment and has its own terms and privacy notice. Those apply to the transaction alongside these Terms. Where they conflict about payment processing, Whop's terms govern the processing itself.

3 What we sell

Digital products only: PDF workbooks and guides, printables sized for A4 and Letter, Notion and Canva templates, recorded courses, and eBooks that can be read in the reader on this site.

No physical item is sold. Nothing is posted, couriered or shipped, and we never ask for a delivery address.

Every product page states the format, what is inside, the file size and any software you need before you can use it. Read that page before paying: it is the description of what you are buying, and it forms part of the contract.

We may add, revise or retire products at any time. A revision of a product you already own costs nothing and replaces the same download.

4 Prices, orders and confirmation

Prices are shown in US dollars unless the page says otherwise, and may change at any time. The price displayed when you place the order is the price that applies to that order.

An order is accepted when the payment clears. The confirmation page and the receipt email are your record of the order; keep them.

We may refuse or cancel an order where there is an obvious pricing error, where fraud is suspected, where the order breaches these Terms, or where the law requires it. If we cancel after your payment cleared, we refund that payment in full.

5 Payment and processing

Payments are processed by Whop. Whop handles the transaction and the receipt, and applies any tax and currency conversion that apply to it.

We never receive, see or store your card number, security code, expiry date or bank credentials. Those details go directly to Whop and its payment processors. This site does not ask for them and cannot store them.

By completing checkout you authorise the amount shown, charged once, for the items in that order. There is no subscription and nothing renews unless a product page says so in those words.

Reversals, chargebacks and disputes are dealt with in section 15 and in the Refund & Dispute Policy.

6 Delivery

Delivery is immediate and automatic. The moment payment clears, the files are made available on the confirmation page and in your library.

Because nothing ships, no order can be *late* in the postal sense and no order can be lost in transit. A file is delivered when it is made available to you, and risk in the file passes to you at that moment.

Your library on this site is stored in the browser you bought from, not in an account on our server. Clearing site data, switching browser, or switching device means the list does not follow you. Keep your own copies of the files you care about.

If a link stops working, email us with your order reference and we will restore access. That obligation does not expire.

7 Your licence to use what you buy

One purchase gives one personal licence: one person, worldwide, for as long as you like, non-exclusive and non-transferable.

What you may do

- Download the file and keep as many personal backup copies as you want.
- Print it, write in it, annotate it, fill it in, and use it for your own personal, household or educational purposes.
- Print printables as many times as your own household or your own classroom needs.

- Use a template for work inside your own business, where the product page says that is allowed.

What you may not do

- Resell, sublicense, rent, lend or give away the file, or include it in a bundle, membership or course you sell.
- Publish it, upload it to a file-sharing or cloud-sharing site where others can reach it, or send it to a group chat.
- Use it as the basis for a product you sell, or distribute modified versions of it.
- Remove watermarks, copyright notices, licence marks or attribution.

Multi-user use — a team, a school, a studio, a client project — needs its own licence. Email us and we will quote one.

Buying a file does not transfer copyright in it. We keep every right we have not expressly granted in this section.

8 Acceptable use of this site

Do not scrape or mirror the site, crawl it at volume, or copy its catalogue into another storefront.

Do not attempt to bypass the paywall, the reader's access control, or any other restriction on this site, and do not reverse-engineer or tamper with the reader or any technical protection measure.

Do not upload malicious code, interfere with other visitors, use the site unlawfully, or use automated means to place orders or to test payment cards.

We may suspend access, and cancel any order involved, where any of the above happens.

9 Tools made by other companies

Some products are built to work with Notion, Canva, Adobe, Google or a similar service. Those services are not ours. Their own terms, plans and prices apply, and we do not control their features, availability or export formats.

Where a product needs a paid plan on one of those services, the product page says so before you buy. Not having that plan is not a defect in our file, and is not a ground for a refund.

Links to other websites are provided for convenience. We are not responsible for what those sites do.

10 Intellectual property

Everything on this site — the text, the layouts, the artwork, the product files, the code and the reader — belongs to Inihao Studio or to the people who licensed it to us.

InihaoStudio and the visual identity of the studio are ours. No trademark or brand licence is granted by a purchase.

If you send us feedback or a suggestion, we may use it without obligation to you.

11 No professional advice, no promised results

Our content is educational and creative. It is not legal, medical, financial, tax or mental-health advice, and it is not a substitute for a qualified professional who knows your situation.

We do not promise any particular outcome — not an income, a grade, a promotion or a level of productivity. What you get from a file depends on what you do with it, and that part is yours.

12 Digital delivery consent and the right to withdraw

This section matters if you live in the European Union, the United Kingdom, or anywhere else that gives buyers a cooling-off period on distance sales.

By completing checkout you expressly ask us to begin supplying the digital content immediately, before the end of any cancellation or withdrawal period.

You acknowledge that once supply of that content has begun, you lose the right to withdraw from the contract for that content. That is the standard exception for digital content supplied immediately, and it exists because a delivered file cannot be handed back.

You confirm that you were told this before paying, and that ticking the acceptance box at checkout is your express consent and acknowledgement.

This applies only to content actually delivered to you. Where the law of your country gives you a right that cannot be waived, it survives — see sections 13 and 14, and the Refund & Dispute Policy. If you do not want to lose a withdrawal right, do not complete the purchase.

13 All sales are final once a file is delivered

A digital file cannot be returned. Once it has been delivered or accessed, the sale is final and the licence is in your hands.

Delivered or accessed means any of these: the file was made available on your confirmation page or in your library, the download was started, or the reader opened it.

Four situations are exceptions, and the Refund & Dispute Policy sets them out in full: a file that is corrupt or cannot be opened and that we cannot fix, the wrong file, non-delivery, and a duplicate or unauthorised charge.

Those four must be reported within **7 days** of the purchase. After that window we may still help, but we are not obliged to.

14 Refunds

The [Refund & Dispute Policy](#) is part of these Terms. It sets out the window, the four exceptions, the order in which remedies are offered, and what to do before a chargeback.

Where these Terms and that policy appear to differ on a refund question, that policy governs.

15 Chargebacks, disputes and payment reversals

If something is wrong with an order, contact us first at franz.nate07@gmail.com with your order reference. We aim to answer within 5 business days, and we would rather fix the problem than argue about it.

You agree to give us at least **10 business days** from that email to resolve the issue before asking your bank, card issuer or Whop to reverse the payment.

Filing a chargeback or dispute without contacting us first, or after declining a fix or replacement we offered, is a material breach of these Terms.

If a reversal is filed, we will respond to it with the evidence we hold. The Refund & Dispute Policy lists what that evidence is.

If a reversal succeeds on an order we delivered as described, we may revoke the licence, remove access, refuse future orders, and seek to recover the amount and the reasonable costs the reversal caused, where the law allows.

16 Suspension and termination

We may suspend, cancel or limit your access, without refund, if you breach the licence in section 7, abuse the refund policy, file a fraudulent or unfounded dispute, attempt to bypass access controls, or use the site unlawfully; or if we are legally required to.

If we cancel for our own convenience and you have not received what you paid for, we refund that order in full.

17 Availability, and changes to the site

We work to keep the site online, but we do not promise uninterrupted or error-free availability, and we do not promise that any file stays hosted forever.

We may change, suspend or discontinue the site or any product. If a product is discontinued, everyone who already owns it keeps their licence and their copy of the file.

That is why the files are yours to keep: download them and store them somewhere you control. A link is a convenience, not an archive.

18 Disclaimer of warranties

To the maximum extent permitted by law, the site and every file are provided **as is** and **as available**, without warranties of any kind, express or implied. That includes any implied warranty of merchantability, fitness for a particular purpose, title, non-infringement or accuracy, and any warranty that a file will open, print or display correctly on your particular device, software, printer or browser.

We do stand behind what the Refund & Dispute Policy promises: a file we cannot fix will be replaced or refunded.

Some countries do not allow implied warranties to be excluded, so parts of this section may not apply to you. Nothing in this section limits a warranty or guarantee that the law does not allow us to exclude.

19 Limitation of liability

To the maximum extent permitted by law:

- Our total liability for any claim connected with a product is limited to the amount you actually paid for that product.
- We are not liable for indirect, incidental, special, consequential or punitive loss, or for lost profits, revenue, data, goodwill or opportunities, even if we were told such loss was possible.
- We are not liable for anything caused by a third-party tool, your device, your connection, your printer, your storage provider, or the way you used the file.

Nothing in these Terms limits liability for fraud, for wilful misconduct, for death or personal injury caused by negligence, or for anything else the law does not allow to be limited. If you are a consumer, your mandatory statutory rights are unaffected by this section.

20 Indemnity

You agree to indemnify and hold Inihao Studio harmless from claims, damages, losses, penalties and reasonable legal costs that arise from your breach of these Terms, your misuse of a file, or your infringement of someone else's rights.

21 Events outside our control

We are not liable for delay or failure caused by something outside our reasonable control: a hosting or network outage, a payment provider failure, a cyberattack, a natural disaster, war, civil unrest, epidemic, a government act, or a change in law.

We will still make reasonable efforts to deliver, and where we cannot deliver at all we refund the order.

22 Governing law and disputes between us

These Terms are governed by the laws of the Republic of the Philippines, without regard to its conflict-of-law rules.

Before any formal claim, you agree to contact us and give us a fair chance to resolve it: at least **30 days** of good-faith correspondence, starting from your written notice.

If that fails, the courts of the Philippines have jurisdiction — except that either of us may use a small-claims court where eligible, and except that, if you are a consumer, you keep any right mandatory consumer law gives you to bring a claim in the courts of your own country.

These Terms are written in English. If they are translated for convenience, the English text governs.

23 Changes to these Terms

We may update these Terms. The version number and the effective date at the top of this page change when we do.

A change applies to orders placed after the new effective date. An order you have already placed stays under the version that applied when you bought it.

24 General

Severability. If a clause here is found unenforceable, that clause is limited to the smallest extent necessary and the rest of the Terms stay in force.

Entire agreement. These Terms, the Refund & Dispute Policy and the Privacy Policy are the whole agreement between us about the site and your purchases.

No waiver. Not enforcing a clause once does not mean we have given it up.

Assignment. You may not transfer your rights under these Terms. We may transfer ours to a successor, who takes them on the same terms.

Notices. Email sent to the address you used at checkout, or to the address in section 1, is valid written notice.

Headings are for reading only and do not affect meaning.

25 Contact

Everything goes to franz.nate07@gmail.com. We aim to reply within 5 business days, Monday to Friday, Philippine time.

For a refund or a dispute, put your order reference in the subject line. The Refund & Dispute Policy explains what to include.