

# BE A DIVA ACADEMY - 2025

## Be a Diva Academy – Terms of Service

**Effective Date:** 2025

Welcome to **Be a Diva Academy**. These Terms of Service ("Terms") govern your use of our website, courses, and related services. By enrolling in a course or accessing our services, you agree to comply with these Terms.

Be a Diva Academy is operated by **Harbor Creative Studio, LLC**, a registered U.S. company based in Delaware.

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### 1. Scope of Services

Be a Diva Academy provides **structured online courses and digital learning materials** focused on belly dance and related disciplines. The academy is an **educational platform**, designed to provide structured **cultural and artistic development**, and does not offer personal coaching or consultation services.

Our courses follow a **progressively released digital learning format**, where students gain access to structured instructional content on a **scheduled basis** throughout the program. Lessons are made available through **recorded instructional content**, ensuring a **flexible learning experience** with interactive support elements.

Students will be granted access to a **WhatsApp community group** within **12 hours after purchase**, where they will receive ongoing support, interaction with instructors, and important course updates. Additionally, scheduled instructional sessions and interactive Q&A features will be provided via **Zoom**, with access links shared exclusively through WhatsApp and email notifications to ensure accessibility. If students do not receive their access link within 12 hours, they are advised to contact **support at haron@harbor.studio** for assistance.

All instructional content is provided via a **dedicated streaming platform**, where students can access their materials at any time. The **WhatsApp group is solely for community interaction** and does not serve as the primary method of course delivery.

The course has a total duration of **six (6) months**, divided into two phases:

- **Phase 1:** The first three (3) months consist of **live instructional sessions via Zoom**, which are conducted on a structured schedule. This structure applies to all types of classes, including the **Weekend Belly Dance Training, Tuesday Ballet Classes, and Thursday Master Classes**. All live sessions are recorded and made available **within five (5) hours** on a private streaming platform. Students will receive a **private access link** to all recorded classes via email, ensuring flexible review and replay options. Participation in live sessions is **completely optional**, as all instructional content will be fully available through recordings.
- **Phase 2:** After the live instruction period, all recorded classes remain accessible for an additional three (3) months, allowing students to review and practice the material at their own pace.

The academy does not provide **personal coaching, consulting, or advisory services**. All content is pre-structured to ensure a standardized learning experience for all students.

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## 2. Course Packages & Features

Be a Diva Academy offers structured online courses with three distinct package tiers: **Standard, Premium, and Diamond**. Each package provides access to digital learning materials and follows a scheduled release format. Upon successful purchase, students will receive their **course access details via email within 12 hours**, including instructions for accessing materials and participation in the WhatsApp community group.

Certificates of completion will be provided **digitally only**. No physical certificates will be issued.

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### 2.1 Standard Package

- **Structured release of instructional content:** Lessons are progressively made available on a set schedule.
- **Weekend instructional sessions** with **Diva Darina**, where new content is uploaded and made available for students to access at their convenience.
- **Live instructional sessions via Zoom** for the first three (3) months, with access links shared through WhatsApp and email. **Participation in live sessions is completely optional, as all instructional content will be fully recorded and available for later access.**
- **Recorded content available within five (5) hours** after each scheduled instructional session and accessible for three (3) additional months after the live sessions end.

- **Interactive Q&A support** available during structured discussion periods.
- **Access to a private WhatsApp group** for community discussions, support, and session updates.

## 2.2 Premium Package (Includes Standard Package Features + Additional Perks)

- **Extended learning modules**, including additional **structured master class content** from five instructors:
  - **Diva Darina**
  - **Katherina Markowskaja**
  - **Kira Habibi Lal**
  - **Marco Otero**
  - **Umut Ajnnun**
- **Ballet Training Module**: New training content is released on a **scheduled basis**, with live instructional sessions available every **Tuesday** during the first three (3) months and recorded classes accessible for an additional three (3) months.
- **Monthly Personalized Feedback**: Students can submit videos for review and receive structured video-based feedback from **Diva Darina**.

## 2.3 Diamond Package (Includes Standard + Premium Features + Exclusive Personalized Choreography Service)

Students enrolled in the **Diamond Package** receive all benefits of the **Premium Package**, plus a **custom choreography package**, which is developed through a structured **pre-recorded breakdown system** tailored to each student's needs.

This includes:

- **Custom Pre-Recorded Choreography Package**: A full choreography created specifically for the student, recorded in a step-by-step format.
- **Preliminary Consultation via Recorded Submission**: The student will submit details on their goals, music preferences, and performance needs, and receive structured guidance from **Diva Darina** on song selection, stage presence, and technique.
- **Detailed Breakdown Videos**: A structured video breakdown of each section of the choreography for step-by-step learning.
- **Visual & Costume Advisory**: Recommendations on the appropriate belly dance costume, accessories, and aesthetics for the choreography.
- **Optional Video Feedback Sessions**: Students may submit practice recordings and receive structured recorded **video feedback** to refine their performance.

**Choreography Request Deadline**: Students must initiate their request for a custom choreography no later than **December 1 of their enrollment year** (e.g., December 1, 2025, for the 2025 program). If a student fails to initiate their request by this date, it will be considered **forfeited**, and no refund will be issued.

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### 3. License and Access Terms

By purchasing a course from Be a Diva Academy, students are granted a **limited, non-exclusive, non-transferable, and revocable license** to access and use the course materials strictly for **personal, educational purposes**. This license does not grant ownership of the content, and students may not share, distribute, or resell any materials provided by Be a Diva Academy.

#### 3.1 Permitted Use

- Students may access the course materials only for their **own personal learning**.
- Course content, including videos, written materials, and choreography breakdowns, may only be used **during the access period** specified for each package.

#### 3.2 Prohibited Use

Students are strictly prohibited from:

- **Copying, reproducing, modifying, distributing, or reselling** any course content.
- **Sharing login credentials** or allowing unauthorized individuals to access course materials.
- **Recording, screen capturing, or distributing** live or recorded sessions.
- **Using course materials for commercial purposes** without prior written permission from Be a Diva Academy.

#### 3.3 License Revocation & Dispute Resolution

Be a Diva Academy reserves the right to **temporarily restrict or revoke access** to course materials if:

- The student violates these License and Access Terms.
- Unauthorized sharing, reproduction, or misuse of content is detected.
- There is evidence of fraudulent activity, including chargebacks or misuse of payment methods.

In cases of disputed access revocation, students may contact **haron@harbor.studio** to request a review. Be a Diva Academy will assess the situation and provide a resolution within **10 business days**. Access restrictions due to payment disputes may be lifted upon resolution with the payment provider.

Any violation of these terms may result in **permanent termination of access without a refund**, and Be a Diva Academy reserves the right to pursue legal action where necessary.

For any inquiries regarding content usage permissions, students may contact **haron@harbor.studio**.

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## 3. Payment Terms

### 3.1 Accepted Payment Methods

Be a Diva Academy accepts payments through:

- **Stripe**

By making a payment, you agree to abide by the terms and conditions of the respective payment provider. Payment must be completed before access to any course materials is granted.

### 3.2 Subscription & One-Time Payments

All courses are available on a **one-time payment basis**. Payment plans or subscriptions are not currently supported.

### 3.3 Taxes and Fees

Students are responsible for any applicable **taxes, foreign exchange fees, or transaction processing fees** associated with their purchase.

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## 4. Compliance with Payment Processors

Be a Diva Academy operates in compliance with industry standards and the terms of service of its payment providers, including **Stripe, Payoneer, Paddle, and PayPal**. By purchasing a course, students acknowledge and agree to abide by the following payment policies:

### 4.1 Accepted Payment Methods

- Payments must be made using one of the supported providers: **Stripe, Payoneer, Paddle, or PayPal**.
- Payment must be completed in full before access to any course materials is granted.

### 4.2 Fraud Prevention & Payment Security

- All transactions are subject to **fraud monitoring and verification** by the payment provider.

- Be a Diva Academy reserves the right to **reject or cancel transactions** flagged as potentially fraudulent.
- If fraudulent activity is detected, course access may be temporarily suspended pending verification.
- Students will be notified via email if their access is restricted due to suspected fraud and will have **5 business days to provide evidence** proving the legitimacy of their transaction before permanent action is taken.

#### 4.3 Chargebacks & Dispute Resolution

- Students **agree to resolve disputes directly with Be a Diva Academy** before initiating a chargeback or dispute with their bank or payment provider.
- Unauthorized chargebacks may result in **temporary loss of course access** until the dispute is resolved.
- Be a Diva Academy reserves the right to dispute any chargebacks that violate its **Refund Policy (Section 4)**.
- If a chargeback is initiated, students will have **10 business days to provide supporting evidence** if they believe the chargeback was made in error before permanent access revocation.
- Refunds issued through payment providers will follow the processing timelines set by the respective payment platform.

#### 4.4 Payment Provider Policies

- Students acknowledge that **each payment processor has its own terms and conditions**, which may affect processing times, refund eligibility, and currency conversion fees.
- Be a Diva Academy is **not responsible for delays or additional fees** imposed by payment providers.

For any payment-related inquiries, students can contact [haron@harbor.studio](mailto:haron@harbor.studio) for assistance.

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## 5. Refund Policy

Be a Diva Academy has a **strict refund policy** due to the nature of digital content. By enrolling in a course, you acknowledge and accept the following refund terms:

### 5.1 Eligibility for Refunds

- **Full Refunds:** Requests must be made within **7 days of purchase**, provided the course has not been accessed.

- **No Refunds:** Refunds will not be issued once course materials have been accessed or if a live session has already taken place.
- **Partial Refunds:** Partial refunds may be considered on a **case-by-case basis** if a student has accessed only a portion of the course and can provide a valid reason for discontinuation.
- **Exceptional Cases:** Refund requests due to extenuating circumstances (such as medical emergencies) will be reviewed on a **case-by-case basis** at the discretion of Be a Diva Academy.
- **Technical Issues:** If a student is unable to access the course due to verified technical difficulties, a refund or alternative solution may be offered at the discretion of Be a Diva Academy.

Once a student has accessed digital course materials, refunds are no longer possible under any circumstance, except in cases of verified technical issues or legal compliance requirements.

## 5.2 Refund Review Process

- All refund requests will be reviewed within **5 business days** of submission.
- If a refund is denied, students may appeal the decision by providing additional supporting documentation within **3 business days** of the denial.
- Final decisions on refunds will be made within **10 business days** from the initial request.

## 5.3 Chargeback Prevention

- By completing a purchase, students **agree to resolve disputes directly with Be a Diva Academy** before initiating a chargeback with their bank or payment provider.
- Unauthorized chargebacks may result in **temporary loss of course access** while the dispute is under review.
- Be a Diva Academy reserves the right to dispute any chargebacks that violate this refund policy.

## 5.4 Payment Processing & Refund Timelines

- Refunds issued through payment providers will follow the processing timelines set by the respective payment platform (e.g., Stripe, PayPal, Paddle).
- Be a Diva Academy is **not responsible for additional transaction fees** or processing delays imposed by the payment processor.

Refund requests must be submitted via email to **haron@harbor.studio** and will be processed within **10 business days** if eligible.

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## 6. Intellectual Property Rights

All course materials, including but not limited to **videos, choreography breakdowns, written materials, digital downloads, and supplementary resources**, are the **exclusive intellectual property** of **Be a Diva Academy** and its instructors. Purchasing a course **does not transfer ownership** of any content to the student; instead, students receive a **limited, non-exclusive, and non-transferable license** to access and use the materials strictly for **personal, educational purposes**.

### 6.1 Permitted Use

Students are granted the right to:

- Access and view course materials during the specified access period.
- Use course content for **personal educational purposes only**.
- Participate in interactive course elements, such as live Q&A sessions and discussion groups.

### 6.2 Prohibited Use

Students are strictly prohibited from:

- **Copying, reproducing, distributing, modifying, or reselling** any course materials.
- **Recording, screen capturing, or sharing live or recorded content** with non-enrolled individuals.
- **Using course materials for commercial purposes**, including teaching, coaching, or creating derivative works.
- **Sharing login credentials** or granting unauthorized individuals access to the course.

### 6.3 Violation & Enforcement Procedures

If a student is found violating these terms:

- **First Violation:** A written warning will be issued, and access may be temporarily suspended pending review.
- **Repeated or Severe Violation:** Access to the course may be **immediately revoked** without a refund.
- **Legal Action:** Be a Diva Academy **reserves the right to pursue legal action** for copyright infringement or unauthorized distribution.
- **Reporting to Payment Providers:** Any detected misuse of content may be reported to **Stripe, PayPal, Paddle, or other payment processors**, which could result in **account restrictions** for the violating student.

### 6.4 Violation Review & Appeals



- Students who believe they were wrongly penalized may **submit an appeal within 5 business days** of receiving notice of enforcement.
- Appeals must be sent to **haron@harbor.studio** and include supporting evidence.
- Be a Diva Academy will review the case and provide a final decision within **10 business days**.

For any inquiries regarding content usage permissions, students may contact **haron@harbor.studio**.

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## 7. Disclaimers and Limitations of Liability

### 7.1 No Guarantees

Be a Diva Academy provides **educational content for informational and skill-building purposes only**. By enrolling in a course, students acknowledge and agree that:

- The academy does **not guarantee** specific results, skill mastery, or professional certification.
- Course participation **does not guarantee** employment, income generation, or professional opportunities.
- Individual progress depends on personal effort, practice, and dedication.

### 7.2 Limitation of Liability

To the fullest extent permitted by law, **Be a Diva Academy, Harbor Creative Studio LLC, and its instructors shall not be liable** for:

- Any **indirect, incidental, or consequential damages** arising from course participation.
- Technical issues, service interruptions, or platform failures preventing access to course materials.
- Any injuries sustained while practicing dance movements, exercises, or related activities taught in the course.
- Dissatisfaction with course content, instructor feedback, or course structure.

Students who believe they have experienced a liability issue must **submit a claim in writing to haron@harbor.studio** within **10 business days** of the event. Claims will be reviewed, and a resolution will be provided within **15 business days**. Students **agree to pursue internal resolution first** before taking any external legal action.

### 7.3 Health and Safety Disclaimer

- Students are responsible for ensuring they are **physically fit** to participate in dance activities.
- Any exercise or movement taught in the course should be performed **at the student's own risk**.
- Be a Diva Academy **is not responsible for injuries, strains, or accidents** resulting from course participation.
- Students are encouraged to consult a medical professional before engaging in physical activities if they have existing health conditions.

#### **7.4 External Services and Third-Party Platforms**

- Be a Diva Academy **uses third-party platforms**, such as WhatsApp, Zoom, and private video streaming services, to deliver course materials and facilitate communication.
- The academy **is not responsible for service outages, policy changes, or data security breaches** that occur on these external platforms.
- If a third-party platform experiences disruptions, Be a Diva Academy will make **reasonable efforts to provide alternative access** but will **not issue refunds** due to platform failures.

#### **7.5 Force Majeure**

Be a Diva Academy shall not be held liable for any **failure or delay in performance** due to causes beyond its control, including but not limited to:

- Natural disasters, pandemics, war, or government regulations.
- Internet service provider failures, cyberattacks, or system malfunctions.
- Instructor illness, unforeseen scheduling conflicts, or emergency situations affecting course delivery.

By enrolling in a course, students acknowledge and accept these disclaimers and limitations of liability. For questions or concerns, contact **haron@harbor.studio**.

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## **8. Jurisdiction and Governing Law**

These Terms of Service shall be governed by and interpreted in accordance with the **laws of the State of Delaware, USA**, without regard to its conflict of law principles. By enrolling in a course, students agree that any disputes, claims, or legal proceedings related to Be a Diva Academy shall be resolved in accordance with the following provisions:

### **8.1 Arbitration Agreement**

- Any disputes arising under these Terms shall be resolved through **binding arbitration** under the rules of the **American Arbitration Association (AAA)**.

- Arbitration proceedings shall take place in **Delaware, USA**, and shall be conducted in **English**.
- Students waive their right to participate in class-action lawsuits and agree to resolve disputes **on an individual basis**.
- **Opt-Out Provision:** Students may opt out of arbitration by providing written notice to **haron@harbor.studio** within **30 days of enrollment**. If a student opts out, any disputes must be resolved in the courts of Delaware under Section 8.2.

## 8.2 Exception for Small Claims Court

- Students retain the right to bring individual claims in **small claims court** if they qualify for such a proceeding under applicable laws.
- If a student opts out of arbitration under Section 8.1, disputes must be handled in the **courts of Delaware, USA**.

## 8.3 Limitation on Legal Action

- Any claim or dispute must be **initiated within one (1) year** from the date the issue arose; otherwise, the claim is permanently barred.
- Students agree that **Be a Diva Academy's liability is limited** to the amount paid for the course in question and that no punitive damages may be sought.

## 8.4 International Users

- Be a Diva Academy primarily operates under U.S. laws, and students outside the United States acknowledge that any disputes will be handled under **Delaware jurisdiction**.
- Non-U.S. students are responsible for ensuring compliance with their local laws when enrolling in courses.
- Students **waive any objections to jurisdiction and venue in Delaware** and agree that any legal claims will be governed exclusively by Delaware law.

By enrolling in a course, students acknowledge and accept these jurisdiction and governing law terms. For legal inquiries, contact **haron@harbor.studio**.

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## 9. Privacy Policy

Be a Diva Academy respects and protects the privacy of its students. Our Privacy Policy explains how we collect, use, store, and protect personal information in compliance with applicable data protection laws, including the **General Data Protection Regulation (GDPR)** and the **California Consumer Privacy Act (CCPA)**.

For full details on how we handle your data, please refer to our **Privacy Policy**, available on our website.

By using Be a Diva Academy's services, you acknowledge and agree to the terms outlined in our Privacy Policy.

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## 10. User Conduct and Obligations

By enrolling in a course, students agree to adhere to professional and respectful conduct in all interactions related to Be a Diva Academy. Any violation of these standards may result in suspension or termination of access without a refund.

### 10.1 Permitted Conduct

Students are expected to:

- **Use course materials solely for personal educational purposes.**
- **Engage respectfully** with instructors and fellow students in WhatsApp groups, live sessions, and discussions.
- **Follow platform guidelines** and maintain a positive learning environment.

### 10.2 Prohibited Conduct

Students may not:

- **Share, distribute, or reproduce course materials** in any form without explicit permission.
- **Engage in disruptive, offensive, or disrespectful behavior** in WhatsApp groups, live sessions, or discussions.
- **Promote external products, services, or businesses** in community spaces.
- **Use Be a Diva Academy's content for commercial purposes** without prior authorization.
- **Share login credentials or grant unauthorized access** to non-enrolled individuals.
- **Engage in fraudulent, illegal, or abusive activities** within the Be a Diva Academy platform.

### 10.3 Violations & Consequences

If a student violates these conduct terms:

- **First Violation:** A formal warning will be issued.
- **Second Violation:** Access to the community features (WhatsApp, live sessions) may be restricted.

- **Repeated or Severe Violations:** Course access may be permanently revoked without a refund.
- **Fraudulent or Illegal Activities:** Any fraudulent, deceptive, or unlawful behavior may result in **immediate termination of access, legal action, and reporting to payment providers (e.g., Stripe, PayPal, Paddle).**

Students who believe they were unfairly penalized may submit an appeal within **5 business days** to [haron@harbor.studio](mailto:haron@harbor.studio). Be a Diva Academy will review the case and provide a resolution within **10 business days**.

By enrolling in a course, students acknowledge and accept these User Conduct and Obligations. For inquiries, contact [haron@harbor.studio](mailto:haron@harbor.studio).

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## 11. Termination of Access

Be a Diva Academy reserves the right to **suspend or terminate student access** to courses, community features, or the entire platform under specific circumstances outlined below. Termination may occur without a refund in cases of serious policy violations.

### 11.1 Grounds for Suspension or Termination

A student's access may be affected if they:

- **Violate these Terms of Service**, including unauthorized sharing or misuse of content.
- **Engage in fraudulent, illegal, or abusive activities** related to the course or payment processing.
- **Initiate unauthorized chargebacks** or engage in deceptive refund practices.
- **Repeatedly violate community guidelines**, including harassment, hate speech, or disruption in learning spaces.
- **Fail to comply with intellectual property rules**, including unauthorized distribution of materials.

### 11.2 Enforcement Tiers & Consequences

- **First Violation (Minor Offenses):** A formal warning will be issued, and students will have an opportunity to correct their behavior.
- **Second Violation (Repeated or Escalated Offenses):** Access to community features (e.g., WhatsApp, live sessions) may be restricted temporarily.
- **Severe or Fraudulent Violations:** Immediate termination of course access without a refund, along with potential reporting to payment processors and legal action.

If a student's access is **permanently terminated**:

- They will **immediately lose access** to all purchased course materials and community groups.
- They **will not receive a refund** if the termination was due to a violation of these Terms.
- Be a Diva Academy reserves the right to **report fraudulent activity to payment processors** (e.g., Stripe, PayPal, Paddle), which may affect the student's ability to use those platforms in the future.
- Legal action may be pursued for copyright infringement, fraud, or other serious violations.

### 11.3 Appeal Process

Students who believe their access was wrongfully suspended or terminated may submit an appeal within **5 business days** of receiving the notice by emailing [haron@harbor.studio](mailto:haron@harbor.studio). Appeals will be reviewed, and a final decision will be provided within **10 business days**.

By enrolling in a course, students acknowledge and accept these Termination of Access policies. For inquiries, contact [haron@harbor.studio](mailto:haron@harbor.studio).

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## 12. Modification of Terms

Be a Diva Academy reserves the right to **update, revise, or modify** these Terms of Service at any time. Students will be notified of any **significant changes** via **email and a public announcement on the platform** at least **14 days before the changes take effect**.

### 12.1 Scope of Modifications

Modifications to these Terms may include, but are not limited to:

- Updates to **course structures, pricing, or access periods**.
- Changes in **refund policies, payment processing, or compliance requirements**.
- Amendments to **user conduct policies or intellectual property rights**.

### 12.2 Student Acknowledgment & Continued Use

- Continued use of Be a Diva Academy's services after modifications take effect constitutes **acceptance of the updated Terms**.
- If a student does not agree with the updated Terms, they may **request clarification** or discontinue use of the services before the changes take effect.
- Students will **not lose access to previously purchased content** due to modifications, except in cases of **legal compliance, force majeure, or required security updates**.

### 12.3 Dispute Resolution for Changes

- If a modification significantly affects a student's previously purchased course, they may submit a formal inquiry to **haron@harbor.studio** within **7 days** of receiving notice.
- Be a Diva Academy will review concerns and provide a resolution within **10 business days**.

By enrolling in a course, students acknowledge and accept that these Terms may be updated. For inquiries, contact **haron@harbor.studio**.

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## 13. Acceptance of Terms

By enrolling in a course or accessing any services provided by Be a Diva Academy, students acknowledge and agree to abide by these **Terms of Service** in their entirety.

### 13.1 Explicit Agreement

- Students must review and accept these Terms before purchasing a course.
- Completion of a payment transaction constitutes **explicit agreement** to these Terms.
- If a student does not agree with any provision of these Terms, they should **not proceed with enrollment**.

### 13.2 Electronic Consent & Recordkeeping

- By completing a purchase, students consent to receiving course materials, communications, and updates electronically.
- Students may opt out of **non-essential communications** (such as promotional emails) at any time by contacting **haron@harbor.studio**. However, they will continue to receive necessary service-related notifications, such as course updates and billing information.
- Be a Diva Academy maintains digital records of all enrollments, transactions, and policy acknowledgments for compliance and dispute resolution purposes.

### 13.3 Dispute Resolution for Acceptance of Terms

- Any disputes regarding acceptance of these Terms must first be submitted to **haron@harbor.studio** for internal review.
- Be a Diva Academy will assess and provide a resolution within **10 business days**.
- If a resolution cannot be reached, the dispute will be handled in accordance with the **Jurisdiction and Governing Law** section of these Terms.

### 13.4 Continued Acceptance

- Continued use of the platform, participation in courses, or access to any course materials constitutes **ongoing acceptance** of the Terms, including any future modifications.

By proceeding with enrollment, students confirm their **understanding and acceptance** of these Terms of Service. For any questions, contact [haron@harbor.studio](mailto:haron@harbor.studio).

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## 14. Compliance with Payment Processors

Be a Diva Academy operates in compliance with industry standards and the terms of service of its payment providers, including **Stripe, Payoneer, Paddle, and PayPal**. By purchasing a course, students acknowledge and agree to abide by the following payment policies:

### 14.1 Accepted Payment Methods

- Payments must be made using one of the supported providers: **Stripe, Payoneer, Paddle, or PayPal**.
- Payment must be completed in full before access to any course materials is granted.

### 14.2 Fraud Prevention & Payment Security

- All transactions are subject to **fraud monitoring and verification** by the payment provider.
- Be a Diva Academy reserves the right to **reject or cancel transactions** flagged as potentially fraudulent.
- If fraudulent activity is detected, course access may be temporarily suspended pending verification.
- Students will be notified via email if their access is restricted due to suspected fraud and will have **5 business days to provide evidence** proving the legitimacy of their transaction before permanent action is taken.
- Be a Diva Academy **complies with Anti-Money Laundering (AML) and financial security regulations** as required by its payment providers.

### 14.3 Chargebacks & Dispute Resolution

- Students **agree to resolve disputes directly with Be a Diva Academy** before initiating a chargeback or dispute with their bank or payment provider.
- Unauthorized chargebacks may result in **temporary loss of course access** while the dispute is under review.
- Be a Diva Academy reserves the right to dispute any chargebacks that violate its **Refund Policy (Section 5)**.



- If a chargeback is initiated, students will have **10 business days to provide supporting evidence** if they believe the chargeback was made in error before permanent access revocation.
- Refunds issued through payment providers will follow the processing timelines set by the respective payment platform.
- Be a Diva Academy **reserves the right to charge a processing fee** for fraudulent chargebacks to cover administrative and transaction costs.

#### 14.4 Payment Provider Policies

- Students acknowledge that **each payment processor has its own terms and conditions**, which may affect processing times, refund eligibility, and currency conversion fees.
- Be a Diva Academy is **not responsible for delays or additional fees** imposed by payment providers.
- Refunds processed through different payment providers may take **varying amounts of time** to reflect in a student's account. Be a Diva Academy is not responsible for payment processing delays caused by third-party platforms.

For any payment-related inquiries, students can contact **haron@harbor.studio** for assistance.

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## 15. Contact Information

For any inquiries regarding courses, payments, or policies, students may contact Be a Diva Academy through the following channels:

### 15.1 General Inquiries & Support

- **Email:** [haron@harbor.studio](mailto:haron@harbor.studio)
- **Phone:** +1 (712) 900-0061
- **Support Form:** Available on our website for direct inquiries.
- **Response Time:** Support inquiries are typically addressed within **2 business days**.

### 15.2 Payment & Refund Inquiries

- **Email:** [haron@harbor.studio](mailto:haron@harbor.studio)
- **Phone:** +1 (712) 900-0061
- **Subject Line:** Please include "Payment Inquiry" or "Refund Request" in the subject line for faster processing.
- **Refund Processing Timeline:** Refund requests will be reviewed and processed within **10 business days** if eligible under our refund policy.

### 15.3 Legal & Compliance Matters

- **Legal Contact:** haron@harbor.studio
- **Registered Business Address (for legal and administrative purposes only):**  
Harbor Creative Studio LLC  
131 Continental Dr, Suite 305, Newark, DE 19713, New Castle County, USA  
*(This is a registered agent address and not a physical office location. Be a Diva Academy does not conduct in-person activities at this address.)*

### 15.4 Community & Course Communication

- **WhatsApp Group Access:** Provided within **12 hours after enrollment** for course-related discussions.
- **Live Session Links:** Sent via WhatsApp and email before each scheduled session.

For urgent matters, please include "URGENT" in the subject line of your email. By contacting Be a Diva Academy, students agree to the **Terms of Service** and acknowledge that communications may be recorded for quality assurance and compliance purposes.