

TERMS AND CONDITIONS

No Nonsense Personal Training (NNPT)

A brand operated by No Nonsense Group Pte. Ltd.

1. COMPANY INFORMATION

This website and all Services are operated by:

No Nonsense Group Pte. Ltd.

UEN: 202601870M

Registered Office Address: Woodlands Street 41, Block 408, #07-03, Singapore

Training Location: 22A Sago Street, Singapore

Contact Email: admin@no-nonsense-group.com

No Nonsense Personal Training ("NNPT") is a brand operated by No Nonsense Group Pte. Ltd.

2. DEFINITIONS

In these Terms and Conditions ("Terms"):

- **"Company"** refers to No Nonsense Group Pte. Ltd., including all its brands, divisions, directors, officers, employees, independent contractors, coaches, representatives, and agents.
- **"NNPT"** refers to No Nonsense Personal Training.
- **"Client", "You", "Your"** refers to any individual who accesses this website, submits forms, makes bookings or payments, or uses any Services.
- **"Services"** includes, without limitation, all personal training, Group Classes, fitness coaching, nutrition guidance, online coaching, consultations, assessments, movement or injury-support coaching, digital programs, communications, and any other services provided now or in the future, whether delivered in person or remotely.
- **"Group Class"** means any scheduled fitness class conducted by the Company for more than one participant.
- **"Credit"** means a unit purchased from the Company that entitles You to attend one (1) Group Class, as set out in Clause 12.
- **"Recurring Payment Plan"** means any membership, subscription, instalment plan, or other arrangement under which You are charged automatically on a recurring basis.
- **"Billing Date"** means the date on which any recurring payment is scheduled to be charged.
- **"Written Notice"** has the meaning given in Clause 23.

3. ACCEPTANCE OF TERMS

- 3.1** By accessing our website, submitting any form, booking any session or class, making any payment, or using any Services, You confirm that You have read, understood, and agreed to be bound by these Terms.
- 3.2** The Company may require You to confirm acceptance of these Terms by signature, checkbox, or other electronic means at onboarding, at purchase, or at renewal. Such confirmation forms part of Your agreement with the Company.
- 3.3** If You do not agree with any part of these Terms, You must not use the Services. These Terms apply to all Services without the need for separate agreements, unless expressly stated otherwise by the Company in writing.

4. ELIGIBILITY & AGE REQUIREMENT

- 4.1** The Services are intended for individuals 18 years of age and above.

- 4.2** Individuals under 18 years of age may participate only with the prior written consent of a parent or legal guardian. The parent or legal guardian accepts these Terms on the minor's behalf, is responsible for all payments, and gives the disclosures, acknowledgements, and indemnities in these Terms in respect of the minor.

5. NATURE OF SERVICES

All Services provided by the Company are coaching, educational, and fitness-related in nature. The Company does not provide medical advice, treatment, or healthcare services. Nothing provided by the Company should be construed as medical advice or a substitute for consultation with qualified healthcare professionals. You acknowledge that any nutrition, training, or lifestyle guidance provided is general in nature and not a medical prescription.

6. NO GUARANTEE OF RESULTS

The Company makes no guarantees regarding specific results, outcomes, or progress. All results depend on individual factors including, but not limited to, consistency, adherence, lifestyle, genetics, prior health status, and personal circumstances.

7. HEALTH SCREENING, CLIENT RESPONSIBILITIES & DISCLOSURE

- 7.1** You must complete the Company's health screening questionnaire before participating in any Services, and update the Company promptly of any change in Your health.
- 7.2** You are solely responsible for ensuring that You are physically, mentally, and medically fit to participate in the Services.
- 7.3** You must fully and accurately disclose all relevant medical conditions, injuries, limitations, medications, pregnancy, recent surgery, or health concerns prior to participation.
- 7.4** The Company may, at its discretion, require written medical clearance from a qualified healthcare professional before You begin or continue any Services, and may decline or suspend Services until such clearance is provided.
- 7.5** You agree to follow instructions provided by coaches and to exercise within Your personal limits.
- 7.6** The Company shall not be responsible for any consequences arising from incomplete, inaccurate, or withheld information provided by You.

8. ASSUMPTION OF RISK

You understand that participation in fitness training, exercise, Group Classes, and coaching activities involves inherent risks, including but not limited to physical injury, illness, aggravation of pre-existing conditions, or serious harm. You voluntarily and knowingly assume all risks, whether known or unknown, arising from participation in the Services.

9. LIMITATION OF LIABILITY

- 9.1** To the maximum extent permitted under Singapore law, the Company shall not be liable for any injury, loss, damage, cost, or expense arising directly or indirectly from participation in the Services, including without limitation personal injury, loss of income, loss of profits, indirect or consequential loss, or any other damages.
- 9.2** Where liability cannot be excluded under applicable law, the Company's total liability shall be strictly limited to the amount actually paid by You for the specific Service giving rise to the claim.
- 9.3** Nothing in these Terms excludes or limits the Company's liability for death or personal injury caused by its negligence, or any other liability that cannot be excluded or limited under applicable law.
- 9.4** The Company is not responsible for the loss of, theft of, or damage to any personal belongings brought onto its premises.

10. INDEMNITY

You agree to fully indemnify and hold harmless the Company from and against any claims, liabilities, damages, losses, costs, and expenses (including legal fees) arising out of or related to:

- Your participation in the Services;
- Your breach of these Terms;
- Any false, misleading, or incomplete information provided by You; and
- Any damage You cause to the Company's premises, equipment, or property.

11. PERSONAL TRAINING BOOKINGS, CANCELLATIONS & NO-SHOWS

11.1 All bookings are subject to availability and confirmation.

11.2 A minimum of 24 hours' notice is required for cancellations or rescheduling of personal training sessions.

11.3 Cancellations or reschedules made less than 24 hours before the session start time, and no-shows, will result in forfeiture of the session without refund or replacement.

11.4 Late arrival does not extend the session. The session will end at its scheduled time.

11.5 The Company reserves the right to enforce booking and cancellation policies strictly and consistently.

12. GROUP CLASSES & CREDITS

12.1 Credit value. One (1) Credit entitles You to attend one (1) Group Class.

12.2 Validity. Credits activate on the date of purchase. Each Credit purchased carries one (1) week of validity, and all Credits in a purchase share a single expiry date. For example, a purchase of 4 Credits is valid for 4 weeks from the date of purchase, and a purchase of 8 Credits is valid for 8 weeks from the date of purchase.

12.3 Expiry. Any Credits not used by the expiry date are forfeited automatically, without refund, extension, or carry-over.

12.4 Bookings. All Group Classes must be booked in advance through the Company's booking system and are subject to capacity. One Credit is deducted upon booking.

12.5 Cancellations. A booking cancelled at least 24 hours before the class start time will have its Credit returned, subject to the original expiry date. A booking cancelled less than 24 hours before the class start time, or a no-show, will result in the Credit being forfeited.

12.6 Late arrival. For safety reasons, the Company may refuse entry to anyone arriving more than 10 minutes after the class start time. The Credit will be forfeited.

12.7 Class changes. The Company may change the class timetable, cap class sizes, substitute coaches, or cancel or reschedule any Group Class, including for insufficient enrolment. If the Company cancels a class You have booked, Your Credit will be returned. This is Your sole remedy.

12.8 Non-transferable. Credits are personal to You, have no cash value, and may not be transferred, shared, sold, or exchanged for personal training sessions or other Services.

13. PAYMENTS, PACKAGES & REFUNDS

13.1 All payments must be made in full prior to commencement of Services, unless otherwise agreed in writing or made under a Recurring Payment Plan.

13.2 Except where required by applicable law, all payments are strictly non-refundable, including for unused sessions or Credits, early termination, change of circumstances, or dissatisfaction.

13.3 Personal training packages, sessions, and Credits are subject to the validity periods stated at the time of purchase. Unused sessions or Credits are forfeited upon expiry.

- 13.4** Coaching services are provided by No Nonsense Personal Training. The Company reserves the right to substitute or reassign coaches at any time due to operational, scheduling, or staffing requirements. Such changes do not constitute a service failure and shall not entitle You to a refund, compensation, or termination of the agreement.
- 13.5** Packages, sessions, and Credits are non-transferable unless the Company agrees otherwise in writing.
- 13.6** Promotional prices, discounts, and referral offers are subject to their stated terms, cannot be combined unless stated otherwise, and may be withdrawn at any time.
- 13.7** Completion of payment constitutes full and final acceptance of these Terms.

14. RECURRING PAYMENT PLANS

- 14.1 Authorisation.** By enrolling in a Recurring Payment Plan, You authorise the Company to charge Your nominated payment method automatically on each Billing Date until the plan is cancelled in accordance with this Clause.
- 14.2 Non-refundable.** Every recurring payment made to the Company is non-refundable once charged, whether or not the Services for that period are used.
- 14.3 Cancellation.** A Recurring Payment Plan may only be cancelled by Written Notice given at least **30 days** before the next Billing Date. Any payment falling due within the 30-day notice period remains payable and non-refundable. Cancellation takes effect at the end of the billing period in which the notice period expires.
- 14.4 Freezing.** A Recurring Payment Plan may be frozen by Written Notice given at least **7 days** before the next Billing Date, subject to the following:
- a freeze must be for a minimum of 1 week and a maximum of 4 weeks;
 - no more than 4 weeks of freezing is allowed in any rolling 6-month period;
 - an administrative fee of **\$S\$20** applies to each freeze request;
 - the freeze fee and the 4-week limit may be waived for medical reasons, supported by a medical certificate or doctor's memo, at the Company's discretion; and
 - billing resumes automatically at the end of the freeze period.
- 14.5 Price changes.** The Company may change the price of a Recurring Payment Plan by giving You at least 30 days' notice before the change takes effect.
- 14.6** Freezing and extensions do not apply to prepaid packages or Credits, except for medical reasons approved by the Company in writing, for a maximum of 4 weeks.

15. FAILED PAYMENTS & CHARGEBACKS

- 15.1** If any payment fails, the Company may retry the charge and notify You. You must settle the outstanding amount within 7 days of notification.
- 15.2** A **\$S\$20** administrative fee applies to each failed payment that is not settled within 7 days.
- 15.3** The Company may suspend all bookings and access to Services until all outstanding amounts are paid in full.
- 15.4** Initiating a chargeback or payment dispute for a charge properly made under these Terms is a breach of these Terms. The disputed amount remains owed, together with any reasonable costs of recovery.

16. ONLINE & REMOTE SERVICES

For online, remote, or digital Services, the Company does not guarantee uninterrupted or error-free delivery. You are responsible for ensuring adequate internet access, equipment, and environment. The Company shall not be liable for any technical failures beyond its reasonable control.

17. PREMISES & CONDUCT

While on the Company's premises or participating in the Services, You must:

- wear appropriate athletic attire and footwear, and maintain reasonable personal hygiene;
- use equipment only as instructed and return it after use;
- treat coaches, staff, and other clients with respect; and
- not bring guests without the Company's prior approval.

18. NON-SOLICITATION OF COACHES

During Your engagement with the Company and for **6 months** after Your last session or class, You must not, directly or indirectly, engage, hire, or train privately with any coach who is or was engaged by the Company, other than through the Company. This Clause does not restrict any coach's freedom to work elsewhere.

19. INTELLECTUAL PROPERTY

19.1 All content, materials, programs, branding, videos, documents, and communications provided by the Company are the exclusive intellectual property of the Company.

19.2 You may not reproduce, distribute, modify, resell, or share any materials without prior written consent.

20. USE OF IMAGES, VIDEO & MEDIA

20.1 The Company may photograph, record, or otherwise capture images, video, and/or audio of Clients during participation in the Services, whether conducted in person or online, including progress and transformation photographs.

20.2 Unless You opt out under Clause 20.3, You grant the Company a royalty-free, perpetual, transferable, sublicensable, and worldwide licence to use, reproduce, modify, adapt, publish, distribute, and display such images, videos, or recordings for any lawful purpose, including marketing, advertising, promotional, educational, training, and internal business purposes, without further notice or compensation. All such images, videos, and recordings shall be the property of the Company.

20.3 Opting out. If You do not wish to be featured in any of the Company's content, You must email **admin@no-nonsense-group.com** to be excluded. You may do so at any time. Exclusion applies from the date the Company receives Your email and does not affect any materials already created, published, or distributed before that date.

20.4 You waive any right to inspect or approve the final content.

21. TERMINATION & REFUSAL OF SERVICE

The Company reserves the right, at its sole discretion, to suspend or terminate Services without refund in cases including but not limited to:

- breach of these Terms;
- unsafe, abusive, or inappropriate behaviour;
- non-compliance with instructions or policies; or
- non-payment of any amount owed.

22. FORCE MAJEURE

The Company shall not be liable for any failure or delay in performance due to events beyond its reasonable control, including but not limited to acts of God, pandemics, government regulations, facility closures, technical failures, or other unforeseen circumstances.

23. NOTICES

23.1 "Written Notice" from You means an email sent to **admin@no-nonsense-group.com**. Notice is only effective once the Company has acknowledged receipt in writing. Verbal notice, or messages to individual

coaches, do not constitute Written Notice.

23.2 The Company may give notice to You by email, WhatsApp, or SMS using the contact details You have provided.

24. PERSONAL DATA & PRIVACY

Personal data is handled in accordance with applicable Singapore laws, including the Personal Data Protection Act 2012 (PDPA). Details regarding data collection, use, and protection are governed by the Company's separate Privacy Policy.

25. MODIFICATION OF TERMS

The Company may amend these Terms at any time. Updated versions will be published on the website and take effect upon publication, save that material changes affecting existing Clients will take effect 14 days after publication. No amendment will reduce the number of sessions or Credits You have already purchased. Continued use of the Services constitutes acceptance of the updated Terms.

26. DISPUTE RESOLUTION, GOVERNING LAW & JURISDICTION

26.1 Any dispute should first be raised by Written Notice, and both parties will attempt in good faith to resolve it within 14 days.

26.2 These Terms shall be governed by and construed in accordance with the laws of Singapore. You agree to submit to the exclusive jurisdiction of the courts and tribunals of Singapore.

27. GENERAL

27.1 Severability. If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

27.2 No waiver. Any failure or delay by the Company in enforcing any provision does not waive its right to enforce it later.

27.3 Order of precedence. Where a separate written agreement signed by the Company conflicts with these Terms, that agreement prevails to the extent of the conflict.

27.4 Entire agreement. Subject to Clause 27.3, these Terms constitute the entire agreement between You and the Company relating to the Services and supersede all prior discussions, representations, or understandings.

Last Updated: 29 September 2026