

Terms of Service

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1. The platform

Pinchblock is a disclosed marketplace connecting fitness and sports coaches with athletes. Each paid coaching purchase is a contract between the athlete and the legal coach-seller identified with that offer and at checkout. That seller is the contractual supplier and merchant of record for the coaching service. Pinchblock OÜ facilitates the marketplace, payment collection, documents, support, and refunds as the seller's authorised intermediary, but does not become the seller of the coaching service.

2. Account

- You must be at least 16 years old to create an account.
- Provide accurate information and keep it up to date.
- You are responsible for keeping your credentials and devices secure.
- No impersonation, automated scraping, credential sharing, payment abuse, or service disruption.

3. Athletes

Training involves physical risk. Consult a qualified physician before starting any new program. Pinchblock and its coaches are not liable for injury, illness, or loss resulting from your use of a plan. You train at your own risk.

Paid coaching is a personalised service supplied by the coach, not a non-refundable digital download. You may withdraw within 14 days after the contract is concluded without giving a reason. Accessing a plan does not by itself end this right. If you expressly request an immediate start, you may owe a proportionate amount for service actually provided before withdrawal where the law permits. The right ends after full performance only with your prior express request and acknowledgement. Mandatory consumer remedies remain unaffected.

4. Coaches

- Coaches are responsible for the quality, safety, and legality of plans and content they publish.
- Coaches must hold certifications, licences, and insurance required by their jurisdiction.
- Coach payouts are handled through Stripe Connect. Coaches must complete Stripe onboarding and accept Stripe's connected-account terms before receiving payouts.
- Coaches grant Pinchblock a non-exclusive, worldwide licence to display and distribute plans, posts, and profile content for operating the service.

When registering or changing the legal supplier for your coaching account, you confirm that you are authorised to act for that supplier. The following coaching document authority applies to the verified supplier you register for your account.

The Coach remains the contractual supplier of coaching to the Athlete and is responsible for the service, applicable taxes and the accuracy of the supplier information provided. The Coach authorises Pinchblock OÜ, acting in the Coach's name and on the Coach's behalf, and its payment and invoicing providers, to prepare, issue, deliver, correct and retain the coaching invoices, credit notes, receipts and legally supported correction documents for purchases concluded through Pinchblock, using the agreed provider and document policy. This authority does not make Pinchblock the supplier or purchaser of the coaching service. Pinchblock will identify the Coach as supplier, provide the Coach a copy of every issued document, maintain the agreed supplier series, and preserve the issued originals and audit history. The Coach will promptly disclose changes in legal identity, VAT status and contact details, review issued copies and report errors. Corrections require a documented factual and legal basis and must reference the original; neither party may overwrite issued documents or issue a duplicate for the same supply through another channel. Pinchblock's marketplace service is a separate supply to the Coach, documented by Pinchblock's own fee invoice under the accepted fee and refund policy. Pinchblock may retain and provide controlled access to transaction documents and necessary evidence for the applicable statutory

periods and documented legal holds, including after termination.

5. Content and conduct

You may not upload or share content that is:

- Illegal, infringing, harassing, hateful, sexually explicit, or exploitative.
- Misleading medical advice or dangerous training instructions.
- Malware, spam, scraping payloads, or off-platform payment solicitations.

We may remove content and suspend accounts that violate these terms.

6. AI features

AI-generated content is a starting point only. Coaches must review and approve published material.

7. Termination

You can delete your account from Settings. We may suspend or terminate accounts that breach these terms. On termination, access ends and personal data is deleted or retained as required by applicable law. Purchase confirmations, invoices and the terms accepted for each purchase remain available for the applicable retention period. After account closure, contact support@pinchblock.app for an identity-verified copy.

8. Disclaimers and liability

The service is provided as is. To the maximum extent permitted by law, Pinchblock disclaims implied warranties and is not liable for indirect, incidental, consequential, or training-related injury damages. Nothing in these terms limits liability that cannot be limited under applicable law.

9. Governing law

These terms are governed by Estonian law. Consumers retain the mandatory protections and court jurisdiction available under applicable law, including protections of their country of residence.

10. Changes

We may publish new terms for future agreements. Your purchase retains the version accepted at checkout; later changes do not replace it. Material changes to ongoing agreements require the notice and agreement required by applicable law.

11. Purchases, delivery and complaints

The checkout identifies the coach-seller, the service duration and the total price including applicable taxes. Payment is collected in full before access. Coaching is delivered through Pinchblock for the purchased programme; intake, where required, precedes personalised delivery. There is no automatic renewal for a one-time plan. Contact the coach through platform messaging for fulfilment arrangements.

When you expressly agree at checkout, your invoice and purchase confirmation are delivered to your private Pinchblock purchase history, with a notification to your agreed email address. You can save or print the confirmation and download the invoice and accepted terms. Contact support@pinchblock.app for document access or a change of delivery channel; applicable paper-copy rights are preserved.

Send questions or complaints to the coach through platform messaging or to Pinchblock at support@pinchblock.app as the seller's intermediary. Include your name, purchase reference, concern and requested remedy. The seller remains responsible for resolving the complaint and providing a written response within 15 days where Estonian law applies. Unresolved disputes with an Estonian trader may be submitted to the Consumer Disputes Committee at <https://ttja.ee/tarbijavaidluste-komisjon>; you may also seek relief through the competent court.

12. Withdrawal instructions and model notice

To withdraw, send an unambiguous notice before the 14-day deadline to support@pinchblock.app, acting for the seller identified in your purchase, or directly to that seller at the address in your confirmation. You may use the model notice below, but it is not compulsory. The seller refunds payments without undue delay and within 14 days after receiving the notice, using the original payment method unless otherwise agreed, subject to any lawful proportionate charge for service provided at your express request.

To: the coach-seller identified in my purchase, care of Pinchblock, support@pinchblock.app. I give notice that I withdraw from my contract for the following service: [service and purchase reference]. Ordered on: [date]. Consumer name: [name]. Consumer address: [address]. Date: [date]. Signature: [only if sent on paper].