

Coaching Terms

Payments, minimum terms, renewals, pauses, check-ins and refunds

VERSION 1.1 · LAST UPDATED 19 OCTOBER 2026

These terms are the agreement between you and Khan Steenkamp, trading as Bravo Coaching (ABN 45 459 177 860) ("Bravo Coaching", "we", "us"). You accept them when you tick the box at checkout and submit your order. If your first payment is scheduled for a later date, these terms still apply from the day you submit your order. Please read them before you sign up: they include a minimum term, automatic renewal, what happens if you stop checking in, and when payments are not refundable.

The key points

- Plans run in fixed terms of 24 weeks or 12 months and renew automatically. You can pay for a 24-week term every 4 weeks or upfront, at the same price. The minimum total for each term is shown in section 2.
- A plan cannot be cancelled part-way through a term. You can turn off renewal at any time, in the app or by message to us, and your plan then ends at the end of that term.
- We remind you at least 14 days before a 24-week renewal and at least 30 days before a 12-month renewal.
- If a payment is overdue, we may pause your app access until it is paid. You still owe the payments for your term.
- If an injury, illness or pregnancy-related condition stops you training, we pause your plan and payments, with a report from a registered health practitioner, until you are cleared to train.
- If you miss 4 weekly check-ins in a row, we may give you notice. If you do not check in or show extraordinary circumstances within 7 days, we may end your coaching and you forfeit the rest of your term.
- Payments are not refunded for weeks you choose not to use. Your rights under the Australian Consumer Law are not affected.

These key points are a summary. If they differ from the numbered sections, the numbered sections apply.

1. Your coaching

1.1 Your coaching is delivered through the Bravo Coaching app and includes:

- a custom training program, progressed week to week;
- training-day and rest-day macro targets, with a meal plan built around foods you enjoy;
- cardio and daily step targets;
- a supplement plan with reminders;
- a weekly check-in, with feedback and plan adjustments;
- exercise form video review, within reasonable use;
- progress tracking, including photos, measurements and trends;
- an interactive timeline mapping your progress towards your goal;
- bloodwork and health-marker review;

- posing instruction by video call (for example FaceTime or WhatsApp) while you are preparing for a competition, as often as we judge your contest timeline needs;
- consultations with your coach at your request, booked in advance and subject to your coach's availability;
- direct messaging with your coach;
- access to offers from our affiliated partners, which may include supplement stores and apparel brands (see 1.6); and
- team meet-ups, when we arrange them (see 1.7).

1.2 We aim to reply to your messages and check-ins within 24 hours, and we will review a submitted check-in and give you feedback, with any plan changes, within 48 hours. These times do not apply on public holidays or during leave under 1.4.

1.3 Your coaching is provided personally by Khan Steenkamp.

1.4 Your coach may take up to 4 weeks of leave in any 12 months. We will give you at least 14 days' notice where we can, and set your plan for that period. If leave, other than for illness or an emergency, runs for more than 2 weeks in a row, we will extend your term by the extra time.

1.5 We may update the app and how we deliver each part of your coaching, as long as the coaching you receive overall is not materially reduced.

1.6 Partner offers are set by each partner and may change or end at any time. Partner products are supplied by the partner under its own terms, and we are not responsible for them. We do not receive a commission from our current partners. If that changes, we will tell you.

1.7 Team meet-ups are arranged around your coach's availability and may be rescheduled or cancelled. Attendance is optional.

1.8 Partner offers and team meet-ups are extras we provide in good faith. They are not guaranteed, and changes to them do not affect your price or entitle you to a refund or credit.

2. Plans and prices

PLAN	PRICE	TERM	MINIMUM TOTAL PER TERM
24-week plan, paid every 4 weeks (renews automatically)	\$350 every 4 weeks, plus a one-off \$150 onboarding fee with your first payment	24 weeks (6 payments)	First term \$2,250. Each renewal term \$2,100.
24-week plan, paid upfront (renews automatically)	\$2,100 per term, plus a one-off \$150 onboarding fee with your first payment	24 weeks (1 payment)	First term \$2,250. Each renewal term \$2,100.
Founding Client Rate, paid every 4 weeks (renews automatically)	\$300 every 4 weeks	24 weeks (6 payments)	\$1,800
Founding Client Rate, paid upfront (renews automatically)	\$1,800 per term	24 weeks (1 payment)	\$1,800
12-month plan (renews automatically)	\$3,995 per term, onboarding included	12 months (1 payment)	\$3,995
Founding Client Rate, 12-month plan (renews automatically)	\$3,425 per term	12 months (1 payment)	\$3,425

- 2.1 Prices are in Australian dollars and include any GST that applies.
- 2.2 Paying for a 24-week term upfront costs the same as paying for it every 4 weeks. It is simply an option if you prefer a single payment.
- 2.3 “Every 4 weeks” means 13 payments a year, not 12.
- 2.4 The onboarding fee covers your intake and needs analysis, and the build of your first training program, nutrition plan, cardio targets and app setup.
- 2.5 The Founding Client Rate is offered by written invitation to clients who were coaching with us before 1 July 2026. It continues while your plan keeps renewing without a break, ends if your plan ends, and can change under section 9 like any other price.
- 2.6 You can change plans at a renewal. Changes during a term need our agreement.

3. Payments

- 3.1 Payments are taken automatically from the card or bank account you provide at checkout, through our payment provider, Stripe. Your first payment is taken when you submit your order, or on the first payment date shown at checkout. After that, payments are taken every 4 weeks, or at the start of each term for plans paid upfront, until your plan ends.
- 3.2 You authorise us to charge the payments for your plan, including each renewal, until your plan ends under these terms.
- 3.3 You can update your card and view your invoices at any time from Billing in the app.
- 3.4 If you pay by direct debit, Stripe’s Direct Debit Request service agreement also applies.

4. Unpaid payments

- 4.1 If a payment fails, Stripe retries it automatically and emails you to update your payment details, and Billing in the app shows that the payment is overdue.
- 4.2 If a payment is still unpaid 7 days after it was due, we may pause your access to the app, except for billing settings, until it is paid. Your access comes back as soon as the payment goes through.
- 4.3 Pausing your access does not end your plan. Each payment for your current term still falls due on its usual date, and we stay ready to coach you as soon as you are up to date. Your term is not extended for time your access is paused under this section.
- 4.4 While a payment is overdue, we may stop your plan from renewing, so that it ends at the end of your current term.
- 4.5 If an amount is still unpaid 30 days after we have asked you in writing to pay it, we may take steps to recover it, including through a debt collection agency or a court or tribunal. We may also end your plan by written notice. If we do, you must pay the amounts that fell due before the end date, and we may claim our loss from your term ending early: the payments that would have fallen due for the rest of that term, less any costs we save by no longer coaching you.
- 4.6 If you dispute a valid payment with your bank or card provider, the disputed amount remains owed, and we may give your bank evidence that you accepted these terms and that we provided your coaching.
- 4.7 We do not charge interest or late fees.

5. Minimum term: no cancellation during a term

- 5.1 Each plan runs for a fixed term: 24 weeks for the 24-week plan and for the Founding Client Rate paid every 4 weeks or upfront per 24-week term, and 12 months for the two 12-month plans.
- 5.2 The 24-week minimum reflects the shortest commitment in which an athlete can typically build tangible momentum, whatever their ambitions, short or long term. Meaningful change in physique and performance comes from consistent work over months rather than weeks, and the minimum term gives that process the time it needs. The 12-month plans give a full year for the same reason, at a lower price per week.
- 5.3 Your plan cannot be cancelled part-way through a term. If you stop using the coaching during a term, the payments for the rest of that term are still payable.
- 5.4 If you ask to cancel during a term, we will treat it as a request to turn off renewal. Your coaching stays available until the end of that term, and the remaining payments for it are still payable.
- 5.5 This section does not limit a medical pause under section 7, your right to end your plan under section 13.4, or your rights under section 10.4.

6. Automatic renewal

- 6.1 At the end of each term, your plan renews automatically for another term of the same length, unless renewal is turned off. The price for the new term is the price in section 2, as changed under section 9.
- 6.2 You can turn renewal off at any time, including while your access to the app is paused: in the app under Billing, or by sending us a message by WhatsApp or email. A request we receive at least one day before the renewal date applies to that renewal, and we will confirm it in the app. The remaining payments for your current term are still charged as usual, and nothing is charged after it ends.

- 6.3 We will remind you, by app notification or by message, at least 14 days before a 24-week renewal and at least 30 days before a 12-month renewal. Your renewal date is always shown under Billing in the app. If we do not send you a reminder on time, you may end your plan within 30 days after the renewal date, and we will refund payments for the new term for weeks of coaching you have not received.
- 6.4 You can turn renewal back on at any time before your plan ends.

7. Medical pause

- 7.1 If an injury, illness or pregnancy-related condition means you cannot train in a way we can reasonably adapt your program around, we will pause your plan. Send us a report or certificate from a health practitioner registered with AHPRA, for example a doctor or physiotherapist, saying you cannot train and for roughly how long.
- 7.2 The pause starts on the day we receive that report. While your plan is paused, we do not charge payments or provide coaching, your access to the app is paused except for billing settings, and section 8 does not apply.
- 7.3 Your term, and any renewal date, move back by the length of the pause, so you still receive every week you have paid for.
- 7.4 The pause ends when you tell us by WhatsApp message that you are cleared to train, with a note from your practitioner. Every 8 weeks we may ask for an updated report. If you do not give us one within 14 days, the pause ends.
- 7.5 Pauses are for medical reasons only. They are not available for holidays, travel or a loss of motivation.

8. Missed check-ins

- 8.1 Your weekly check-in is how we coach you. A check-in is missed if you do not submit it before your allocated check-in date and time, as shown in the app.
- 8.2 A week does not count towards this section if your access to the app is paused under section 4 or 7, your coach is on leave under 1.4, or the app is not working for a reason within our control.
- 8.3 If you miss 4 check-ins in a row, we may send you a written notice. If within 7 days you submit a check-in, or give us reasonable evidence that extraordinary circumstances stopped you, your coaching continues as normal.
- 8.4 If you do neither, we may end your coaching by a further written notice. If we do: (a) your coaching ends on the date in that notice, and you forfeit the rest of that term, including any part of it you paid for in advance; (b) payments that fell due before that date are not refunded; and (c) no further payments are charged.
- 8.5 Until we end your coaching under 8.4, your plan, coaching and payments continue as normal.
- 8.6 Extraordinary circumstances are serious events outside your reasonable control that stopped you checking in, such as: your own serious illness, injury or hospitalisation; the serious illness, hospitalisation or death of your partner, child, parent, sibling or grandparent, or someone you care for; or a natural disaster, fire, flood or other emergency that affects you directly. Holidays, travel, work or study commitments, a loss of motivation and forgetting are not extraordinary circumstances.
- 8.7 Reasonable evidence is a document showing the event and when it happened, such as a medical certificate, hospital record, funeral notice or official emergency notice. You may cover up any details we do not need. If you cannot get a document, a statutory declaration is acceptable. We will consider your evidence fairly and give you our decision within 7 days.

9. Price changes

- 9.1 We may change our prices. We will tell you at least 30 days before a new price applies to you.
- 9.2 A new price starts only at a renewal: it applies from the first renewal that is at least 30 days after we notify you. Your price never changes part-way through a term.
- 9.3 If you do not want to continue at the new price, turn renewal off before that renewal and your plan will end at the end of the current term.

10. Refunds and your consumer rights

- 10.1 Subject to 10.4, payments are not refundable for weeks of coaching you choose not to use.
- 10.2 Subject to 10.4, if an injury or illness stops you training, your plan is paused under section 7 rather than refunded.
- 10.3 Where these terms say we will refund payments for weeks of coaching you have not received, we will do so within 14 days, to your original payment method, worked out by the number of weeks not received. This also applies if we end your coaching for a reason other than your breach of these terms.
- 10.4 Our services come with guarantees that cannot be excluded under the Australian Consumer Law, including that they will be provided with due care and skill, be reasonably fit for any purpose or result you told us about, and be supplied within a reasonable time. If we fail to meet a guarantee, you may be entitled to have it fixed or, for a major failure, to cancel and get a refund for the unused part, and compensation for other reasonably foreseeable loss. Nothing in these terms excludes, restricts or modifies those rights.

11. Your responsibilities

- 11.1 You must be 18 or older to sign up, and by accepting these terms you confirm that you are.
- 11.2 Give us accurate and complete information, including about your health, injuries, medical conditions and any medications, hormones, supplements or other substances you use, and keep it up to date.
- 11.3 Get clearance from a doctor before starting if you have any medical condition, injury or health concern, and tell us promptly about any change in your health.
- 11.4 Train within your limits and with correct technique. Stop and seek medical advice if you experience pain, dizziness or other concerning symptoms.
- 11.5 Complete your weekly check-ins and log your training so we can coach you effectively. Your results depend on your consistency.

12. Health, substances and risk

- 12.1 Our coaching is education and guidance on training, nutrition and lifestyle. It is not medical advice, diagnosis or treatment, and it does not replace care from your doctor or other health professionals.
- 12.2 Our review of your bloodwork and health markers is for coaching purposes only and is not a diagnosis. Discuss your results with your doctor.
- 12.3 We do not prescribe, supply, sell or administer any medicine, hormone or other substance, and we do not encourage you to obtain, possess or use any substance that is unlawful for you. If you tell us you use, or are considering, a substance, we may give you general information, including information about protocols, to help you make safer decisions. This is harm-reduction information, not a prescription,

recommendation or direction to use anything. Whether to use any substance is your decision alone, and any medicine should only be used under the care of a doctor who monitors your health.

12.4 Results vary from person to person and are not guaranteed.

12.5 Training, changing your diet and preparing for a competition carry risks, including injury, illness and, rarely, serious harm or death. Contest preparation can involve very low body fat, low energy intake and dehydration, which add to those risks. You choose to take part, you must follow your doctor's advice, and you must stop and tell us if anything feels wrong.

12.6 To the extent the law allows, we are not liable for loss caused by you not following these terms or not giving us accurate health information, or for loss that was not reasonably foreseeable. Nothing in these terms excludes or limits any liability that the law does not allow us to exclude or limit, including under the consumer guarantees.

13. Ending your plan

13.1 We may end your coaching by written notice if: (a) a payment is unpaid as set out in section 4; (b) you miss check-ins as set out in section 8; (c) you threaten, harass or abuse us or another client, or share another client's information or posts outside the app; or (d) you otherwise seriously breach these terms and, if the breach can be fixed, do not fix it within 7 days after we ask you to.

13.2 If we end your coaching under 13.1(c) or (d), you forfeit the rest of that term, payments that fell due before the end date are not refunded, and no further payments are charged.

13.3 We may also end your coaching on at least 14 days' notice for any other reason, or immediately if we reasonably believe that continuing would put your health or safety at risk. If we do, we will refund payments for weeks of coaching you have not received.

13.4 You may end your plan by written notice if we seriously breach these terms, or do not provide your coaching with due care and skill, and we do not fix the problem within 14 days after you tell us in writing. If you do, we will refund payments for weeks of coaching you have not received. This does not limit your rights under the Australian Consumer Law.

13.5 If something outside our reasonable control, such as a major outage at a service provider, stops us providing part of your coaching for more than 7 days, we will extend your term by that time.

13.6 We may transfer these terms to a company or person that takes over Bravo Coaching, as long as your rights are not reduced. We will tell you first. If you do not agree, you may end your plan, and we will refund payments for weeks of coaching you have not received.

14. Your program, your content and team chat

14.1 We own the training programs, meal plans and other materials we create for you. You may use them only for your own coaching, and you must not share, publish or sell them.

14.2 You keep ownership of the photos, videos, logs and posts you give us. You allow us to store, copy and use them to coach you and run the app, and to show your team chat posts to other clients. We will not use them for marketing or post them publicly without your separate written permission, which you can withdraw for future use at any time.

14.3 In team chat you must be respectful, and you must not share other clients' information or posts outside the app. We may remove posts, or remove you from team chat, if you break this rule.

15. Privacy

15.1 How we collect, use and protect your information, including your health information, is explained in our Privacy Policy.

16. Changes to these terms

16.1 We may update these terms. A change applies to you only from the first renewal that is at least 30 days after we tell you about it, so you can turn renewal off first if you do not agree. Changes required by law, or that only benefit you, may apply sooner. We keep a copy of every version.

17. Notices and complaints

17.1 We may give you notices by email to the address on your account, by message in the app, or by WhatsApp to the number you gave us. A notice is treated as received on the business day after we send it, unless we get a delivery failure message. You may give us notices by email to steenkampkhan@gmail.com, by WhatsApp to +61 426 688 855, or by message in the app. Anything these terms require to be “in writing” can be done by email or message.

17.2 If you have a complaint, tell us by email or message. We will acknowledge it within 2 business days and aim to resolve it within 14 days. Please contact us before disputing a payment with your bank, so we can try to fix the problem. You can also contact the consumer protection agency in your state or territory.

18. General

18.1 These terms, with your plan details at checkout and our Privacy Policy, are the whole agreement about your coaching. If a message from us conflicts with these terms, these terms apply unless we agree otherwise in writing.

18.2 These terms are governed by the law of the Australian state or territory in which Bravo Coaching’s main business location is registered on the Australian Business Register. This does not take away any protection you have under the consumer laws of the state or territory where you live.

18.3 If any part of these terms is found to be unenforceable, the rest of the terms continue to apply.

CONTACT

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